



**OFFICIAL REPORT**  
AITHISG OIFIGEIL

# Meeting of the Parliament

**Tuesday 1 November 2022**

**Session 6**



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# Scottish Parliament

*Tuesday 1 November 2022*

*[The Deputy Presiding Officer opened the meeting at 14:00]*

## Time for Reflection

**The Deputy Presiding Officer (Annabelle Ewing):** Good afternoon. The first item of business is time for reflection. Our time for reflection leader is Sophie Reid, member and chair of the Scottish Youth Parliament.

**Sophie Reid (Scottish Youth Parliament):** Thank you for inviting me to speak to Parliament. I was elected to the Scottish Youth Parliament, as one of the MSYPs for Girlguiding Scotland, when I was 14 years old. I am now 19 years old and, in those five years, everything has changed.

From the Covid pandemic to the war in Ukraine and the cost of living crisis, the world has become a much more hostile and scary place. At times like these, it can be even more difficult for those of us outwith the political system, who are not members of the Scottish Parliament, to have our voice heard. We know all too well that, often, the views of those who most need to be heard are not listened to or are crowded out by the more powerful, louder voices.

It was a daunting and intimidating experience for me, as a newly elected MSYP at 14, to step into political spaces. Even now, at 19, as a young woman in political spaces that are often occupied by older men, I still sometimes feel alienated or ignored when those spaces do not have young people at their centre and do not demonstrate that everyone's voice counts.

Within the Scottish Youth Parliament, I was able to find my voice and build my confidence in an environment that nurtured and supported me to do so. That is why I am so proud of our youth-led structure at SYP and to be in this position as chair. Now I am able to work with and support other young people like me, who would otherwise find it difficult to have their voice heard.

That is the request that I now want to make of each of you. The challenges facing us all, and all of you in your work in this building, are immense, but, if we work together, collaborate and engage meaningfully, they are not insurmountable. In your role as MSPs, I urge you to make every effort to listen to and hear the quieter voices and to nurture them, cherish them and empower them. I urge you to listen to the voices of young carers, young people with disabilities, young people from ethnic minorities, and children and young people who are

care experienced. Listen to the quieter voices in the room, like mine at 14. If you listen carefully, the things that you hear may surprise you.

## Topical Question Time

14:02

**The Deputy Presiding Officer (Annabelle Ewing):** The next item of business is topical question time. If a member wishes to raise a supplementary question, they should press their request-to-speak button, or indicate so in the chat function by entering the letters “RTS”, during the relevant question.

### Cladding Review (Findings)

1. **Mark Griffin (Central Scotland) (Lab):** To ask the Scottish Government what steps it is taking to address the reported findings of an independent review of the cladding remediation programme that “successful delivery of the project is in doubt with major risks or issues apparent”. (S6T-00933)

**The Cabinet Secretary for Social Justice, Housing and Local Government (Shona Robison):** I reassure home owners that the programme is not in any way at risk. It is standard Government practice to carry out independent scrutiny of large programmes to ensure that they deliver public value and to help them to succeed. We will continue to do that, and I fully expect that home owners will find that the programme is making progress. The review recognised that cladding issues cannot be dealt with quickly, and it provided eight recommendations, which we accepted and have actioned.

As I announced in a statement in May, our single building assessment programme has changed since the review was carried out and has been expanded from 27 to more than 100 buildings. It is a complex programme that is moving forward, with assessments being completed and discussions on remediation under way.

**Mark Griffin:** The idea that the Government has been delivering on the cladding remediation programme is farcical. Reports confirm that home owners have been given nothing more than the runaround. Risks are unmanaged, there is no plan, the damning verdict is that whatever comes next is unclear, and successful delivery is in doubt.

If there was no plan in July, that calls into question whether the statement that the cabinet secretary made in May was even accurate. All summer, I was contacted by families who were worried sick that they were living in unsafe homes that they cannot escape, because they cannot sell or remortgage. In some cases, they cannot even secure insurance.

I say to the cabinet secretary that barely a building has been made safe. The documents point out that just one of the 26 buildings in the pilot scheme is expected to be given the green light for selling or remortgaging. Does she agree that it is unacceptable that the families who contacted me over the summer have been left in absolute despair? They need to hear an update urgently.

**Shona Robison:** It is important that, first of all, we recognise the concerns of home owners and families. I did that when I made my statement back in May.

We must also recognise that the process is a complex one—it is not easy. The owners of each building that is part of the programme are being kept updated by their factors. If there are issues with communications for particular buildings, I will be happy to speak to Mark Griffin about those. If we can do more to ensure that such communications happen, we will do so. A lot of discussions and meetings are taking place, and progress is being made. It is important that that is communicated. The grant-based model gives factors important roles to play, one of which is communication. When we move to a national roll-out, responsibility for communication will fall to the Scottish Government, and we want to ensure that it will be as good as it can be. If members such as Mark Griffin have suggestions about the best way to do that, of course we will listen to them.

The reports that we have received are undergoing technical review. If any issue that needs to be addressed immediately comes to light, of course that will happen. The assessments themselves require complex specialist interventions from fire engineers, who ensure that surveys are carried out to the highest technical standards, which takes time. Such skills are rare—there are not a lot of fire engineers about—so we have had to work hard to get people with the skills that we require. Of course, we will then take action based on the recommendations made by the independent fire safety professionals.

I agree with Mark Griffin that communication is important. If we need to do more in that space, we will. However, providing assurance to home owners is also important. We will do everything that we can to ensure that they are able to move forward with their lives as soon as possible.

**Mark Griffin:** I will aim to feed back to the cabinet secretary the cases that I have been receiving. It has been difficult to do so because those who have contacted me are generally not my constituents; they are primarily home owners in the Edinburgh area. However, I will forward their concerns. I also note that, in her statement in May, the cabinet secretary promised a cross-party briefing, which, had it been forthcoming, could

have provided a platform for us to share constituents' concerns.

The documents that have been released also confirm that the cabinet secretary herself set a deadline of September for establishing an accord with house builders. We are now into November. Where is that agreement with developers?

With Julie James, the minister who is responsible for this area in the Welsh Government, the cabinet secretary wrote to the house-building sector, saying that they saw

“no reason why the Accord and Pact cannot be agreed”

over the summer, after the change in United Kingdom Government roles. Last month, the Welsh Government confirmed that it had signed up Persimmon, Taylor Wimpey, Barratt and other builders to its pact. What can the Scottish Government say about the developers that it has signed up to its accord? What contribution will they make towards remediation? For the sake of home owners, another update to Parliament by means of a statement from the cabinet secretary would definitely be helpful.

**Shona Robison:** I will take those points in order. The accord is a critical part of the process. It is due to be signed in the coming weeks. We have taken time to get as many developers on board as we can. I thank Homes for Scotland and the developers that have come to the table for agreeing to step up and do the right thing for home owners. Of course, that represents their chance to put things right and reassure home owners that their homes will be fixed.

I will be happy to give a statement to Parliament. I wanted to do so once we had made sufficient progress on bringing the accord to a satisfactory conclusion. However, I am happy to come to Parliament, and I will try to do that before the end of the year if I can. I am also happy to provide a cross-party briefing to bring members up to speed with all those things. We will organise that as quickly as we can.

**Miles Briggs (Lothian) (Con):** I agree with Mark Griffin that there is growing concern about the lack of leadership from the cabinet secretary and the Scottish Government. Our constituents expect action. I am concerned by the reports that I am getting that people living in those buildings are being told that they, rather than the developer, will have to pay. The cabinet secretary needs to be clear about how the programme will be properly resourced and funded. The accord was meant to be delivered in September, but it is now November. Can she guarantee that that work is taking place and that people living in relevant developments are being communicated with, given that they are having conversations with factors in

which they are being told that they will have to foot the bill?

**Shona Robison:** Let me remind Miles Briggs and other members of what I said in my statement. The reason for the accord is that we want those developers that are still in existence and that have a relationship with a building to step up, take responsibility and do the right thing for home owners. We will prioritise Scottish Government spend on buildings that are essentially orphaned buildings—that is, where either no developer can be associated with them or the developer no longer exists.

As I said, we have committed all the consequential so far—£400 million—to the programme of work. The programme is appropriately resourced. We have expanded the programme and we are taking action to address those buildings in order of priority. So far, we have committed spend of almost £1 million on assessments. We have committed to funding assessments of all the affected buildings, so home owners will not need to pay for any of those assessments.

Many of the buildings will not require any remedial action, because they will be found to be safe. That is a good thing and will allow people to move on with their lives. Where remedial action is required, it is important that developers are held to account for those buildings for which they are responsible and that the Scottish Government uses its resources to step in for those buildings where a developer cannot be found.

I would be happy to go into far more detail by way of a cross-party briefing and a further statement, if members would find that helpful.

**Bill Kidd (Glasgow Anniesland) (SNP):** Can the cabinet secretary advise us whether she plans to continue with gateway reviews to ensure that the programme is on track and that the complex technical expertise of external support is available to maintain and develop the programme?

**Shona Robison:** Yes. We invite scrutiny of our programmes to ensure that we deliver public value to the highest of standards. Independent examination of any complex programme is standard Government practice. We welcome further independent examination of the cladding programme.

I commissioned the changes to the programme back in March, and I announced the new direction for the programme in May, having learned from the experience so far. The second gateway validated that decision, which was helpful. Of the gateway recommendations, all are on track and four out of the eight have been completed.

### Ferry 801 (Cost of Fitting Sensors)

#### 2. **Graham Simpson (Central Scotland)**

**(Con):** To ask the Scottish Government how much it will cost to fit sensors for the liquefied natural gas system on ferry 801 as reported to the Net Zero, Energy and Transport Committee. (S6T-00926)

**The Deputy First Minister and Cabinet Secretary for Covid Recovery (John Swinney):** Ferguson Marine informed the Scottish Government on 27 October of an issue relating to the liquefied natural gas system for the MV Glen Sannox, which requires sensors to be procured. Due to issues with the global supply chain, ministers are advised that it may take something in the order of 36 weeks. Ministers are seeking urgent options for the next steps and expect all possible measures to be taken to deliver the vessel to serve islanders as soon as possible.

Officials will continue to engage with Ferguson Marine as it assesses the full impact of that development, including any financial implications, which Ferguson Marine will share with both the Scottish Government and the Scottish Parliament once that has been confirmed.

**Graham Simpson:** My question was, how much will it cost? I am afraid that the Deputy First Minister has not answered that question. Perhaps he can try again.

I will put this to him, because we need to get to the bottom of what has happened. Is it the case that the need for sensors has been known about for some time and someone simply forgot to place the order? If that is correct, has anyone fallen on their sword, or been got rid of, over that? If not, why not?

In addition, I still want to know the cost.

**John Swinney:** I gave Mr Simpson the best answer that I could on an issue that was raised with the Government just last Thursday, which was that any financial implications arising from that issue will be shared with both the Government and the Scottish Parliament once the cost has been confirmed by Ferguson Marine. That is the answer to the question of cost.

With regard to the issue that has arisen, the sensors are clearly necessary because, as I understand their function, they are part of the safety system around the LNG system that will operate on the Glen Sannox. The sensors had not been ordered. They have now been ordered, and the answer that I gave Mr Simpson is the substantive answer on the current estimate of the timescale for delivery of those sensors.

**Graham Simpson:** I am having to read between the lines. I assume that I am in fact correct in saying that the need for sensors was

known about and they simply were not ordered. Again, can the Deputy First Minister confirm that?

He has not answered any of my questions yet. Perhaps he can tell us this: is he aware of any other issues with the building of the Glen Sannox? I have been told that there are on-going concerns about certain aspects of the build.

Can he also confirm whether the Government has recently been asked to provide any extra funding to help to keep the yard going?

**John Swinney:** I addressed the substantive points that Mr Simpson raised with me. He then asked me whether I had any further concerns or whether any issues had been drawn to my attention. As he will know, there is regular reporting on progress on the Glen Sannox, which is shared with the Net Zero, Energy and Transport Committee.

He went on to say that he has heard concerns about

“certain aspects of the build.”

With the greatest respect, I point out that that is not the most specific comment that has ever been put to me in the Parliament chamber. If he has specific concerns, he can, of course, raise them with me.

On the financial position in relation to the contract, Mr Simpson is aware of the details that have been shared with Parliament on the estimates by the management team at Ferguson’s regarding the financial implications of their assessment of the current work programme. Those estimates are being assessed by the Government, and further decisions will be taken in due course once that assessment has been completed.

#### **Emma Roddick (Highlands and Islands)**

**(SNP):** I think that it is safe to say that the ferries network has become a bit of a favourite plaything of the Tories lately, but, as someone who represents a great many islanders, I know of the importance of these vessels and of the Scottish Government’s strong commitment to the provision of lifeline ferry services. Can the Deputy First Minister tell me what progress is being made on the two vessels that were recently announced, and on enhancing resilience and capability on the whole Clyde and Hebrides network?

**John Swinney:** Since the Government was elected in May 2021, we have purchased and deployed the MV Loch Frisa; we have taken forward construction of vessels 801 and 802; we have commissioned two new vessels for the Islay routes; and we have progressed improvements to key ports and harbours. We have also taken further investment decisions.

The Minister for Transport has announced that Caledonian Maritime Assets Ltd is progressing the procurement of a further two major vessels, which will deliver significantly increased capacity and reliability for the communities of the Western Isles and will improve resilience across the wider Clyde and Hebrides network. The procurement notice for those vessels was published on 27 October, with a deadline for submission of 6 December.

In addition to the on-going vessel investments, we will expand the tide and weather monitoring equipment that is currently in place at CMAL ports to other third-party ports, progress the Skye triangle and Islay route port works, and continue the work to improve the harbour infrastructure for Arran services.

**Edward Mountain (Highlands and Islands) (Con):** I go back to the problem of the missing safety valves. It appears that there was a long-term need for those valves. When Tim Hair was appointed, at vast expense, he took on a new warehouse and carried out a complete stock check that confirmed that all the parts were there. Obviously, he missed those valves. Was Tim Hair an expensive, £2 million mistake?

**John Swinney:** Obviously, there has been parliamentary committee assessment of the steps that have been taken to deliver the ferries. Interim management was put in place to take forward the construction of the vessels. Under the leadership of David Tydeman, the yard is making good progress in advancing those vessels. The Government will work with Ferguson Marine to ensure that we complete the construction of vessels 801 and 802, to enable them to be deployed on the network to deliver the quality service that we expect for islanders.

## Urgent Question

14:21

### Disorder (Dundee)

**Maurice Golden (North East Scotland) (Con):** To ask the Scottish Government what its response is to last night's disorder in Dundee, including what action it is taking to prevent it continuing and support the community to aid clean-up efforts.

**The Cabinet Secretary for Justice and Veterans (Keith Brown):** The disorder in Dundee last night was appalling and wholly unacceptable, and the impact on the community and, indeed, on emergency services will, of course, have been extremely distressing. I know that Police Scotland, the Scottish Fire and Rescue Service and local authorities have been making great efforts to prevent and respond effectively to any disorder in the run-up to bonfire night, including through the police's operation moonbeam. We will engage further with those bodies and others to learn lessons and provide what further support we can.

**Maurice Golden:** I agree that the violent scenes in Dundee last night were appalling. Fireworks exploded near police officers and bricks were hurled at cars—even a school was attacked. I thank our emergency services for their bravery in responding and Police Scotland for today's update, which confirms action to prevent further violence and an on-going investigation to catch those responsible. There must be consequences for those responsible.

Can the cabinet secretary provide detail on what resources are being provided to assist local police? What assurance do residents have that the perpetrators will be identified and punished?

**Keith Brown:** I agree with much of what Maurice Golden has said. He will know that the operational matters, the investigations and what further action is taken are matters for the police, but I can provide the assurance that the investigations by the police are on-going. The police said to me in a meeting that I had with them earlier today that they find the Fireworks and Pyrotechnic Articles (Scotland) Act 2022, which was recently passed by the Parliament, to be hugely helpful. They are bolstered by that legislative backstop.

The police have also given me assurances around proposed plans for the coming weekend. I should say that those with first-hand experience of what happened last night were very grateful for the rapid deployment of additional police officers from elsewhere to bolster the efforts of local police officers. That will, of course, be factored into the police's response over next weekend—in

particular, 4 and 5 November. As Maurice Golden will be aware, that can traditionally be a time when there is additional activity, especially around fireworks.

**Maurice Golden:** The cabinet secretary mentioned the new fireworks licensing scheme. Although that is not in place yet, one flaw in it is that those who have been convicted of antisocial behaviour do not need to disclose that when they apply for a fireworks licence. Will the cabinet secretary admit the Scottish National Party's mistake on that and review the decision in the light of last night's events?

**Keith Brown:** The Parliament passed the Fireworks and Pyrotechnic Articles (Scotland) Act 2022, and I support its provisions.

I am not saying that he did this deliberately, but the member might have jumped over the fact that two vital provisions of that act are in force now: the ban on proxy buying for young children and, crucially, the aggravating factor, which means that, as of the passing of the act, if somebody is found guilty of a relevant offence, the court is required to take the aggravation into account in any disposal.

The member is right to say that other parts of the act have yet to come into force. As was said when the act was passed, they will be brought into force according to the timescales that we have. The important point is that, as the member did, we should support the police in their activities, support them in what they intend to do over the weekend and encourage others—I mentioned the SFRS, but I refer also to the local council—to do what they can to help the police so that Dundee does not have to experience again what we saw last night.

**The Deputy Presiding Officer:** Three members seek to ask a supplementary question, and I intend to take each of them.

**Joe FitzPatrick (Dundee City West) (SNP):** As the constituency member and a resident of the area concerned, I share my shock at the scenes last night, which were terrifying for people in the immediate area. We need to do everything that we can to ensure that the situation is not repeated. I welcome the assurances from the cabinet secretary and Police Scotland about increased police presence in the area, and I put on record my thanks to police officers who attended the incident and were put in harm's way due to the reckless actions of a small minority.

This morning, I reached out to Asda, which has agreed to withdraw fireworks from sale in all three of its Dundee stores, including in Kirkton. Will the cabinet secretary join me in calling on other retailers to follow suit and take voluntary action while we await the full commencement of the 2022 act?

**Keith Brown:** On the member's reference to how frightening the incident was, I would mention that there was one injury last night. It was an injury to a police officer from shards of glass as a result of a brick being put through a police vehicle. That shows how serious the situation was, and the member is right to say how terrifying that can be for local residents.

I very much welcome the news that Asda has agreed to withdraw fireworks from sale in local stores and I commend Joe FitzPatrick for the activity that he has undertaken. Of course, the decision whether to withdraw legally available products is one for the supermarkets that are involved, but I say to the member that the police are pleased to see the action that Asda has taken.

A programme of work is under way to ensure that the rest of the 2022 act is implemented. We have engaged with the Scottish Retail Consortium—which is important, given the request that the member just made—as well as the Scottish Grocers Federation. The other aspects of the act—the licensing system, the restricted days of supply and use provisions and the firework control zones—are all being implemented by the Parliament.

The people who are most responsible—it is the ones who carried out the acts who are responsible—will now have to face the consequences before the courts. In doing so, they will face the fact that the courts will be obliged to take the aggravating factor into account. I hope that the courts will make the full force of the law come down on those who subjected local people to the experience that they had to go through last night.

**Michael Marra (North East Scotland) (Lab):** I share the sentiments expressed around the chamber. The events of yesterday evening were absolutely disgraceful. I welcome Police Scotland's urgent pursuit of the perpetrators.

I say to the cabinet secretary that I spoke to Tesco this afternoon and it has now confirmed that it will cease sales of fireworks. Will the cabinet secretary join the calls from local politicians for all retailers to cease sales voluntarily to increase the confidence of local people that there will be no repetition of the situation this weekend? Dundee City Council has recently cut public displays, so will he give us any information on additional resources that can be brought from the fire service and police around Scotland to ensure that the public have confidence for this weekend?

**Keith Brown:** I thank Michael Marra for the action that he has taken. It might develop into a pattern, as we have Asda and now Tesco ceasing sales. Perhaps we can go further. It is different for different retailers. Mr Marra will be aware that

firework sales can be a large part of the income of some small retailers.

I welcome the action that Mr Marra and Joe FitzPatrick, as the local constituency member, have taken. I also point out the extent to which the police are pleased to see that action has been taken.

Michael Marra asks me for further information about the police plans for the weekend. I understand why he is interested and I am happy to speak to him with more information offline, but I do not want to arm others by putting that information into the public domain. That might not be useful. However, the resources that are available in Dundee this weekend are being augmented in the light of what happened last night. Beyond that, I am happy to have a further conversation with the member.

**Jamie Greene (West Scotland) (Con):** The reality is that prosecution rates for fireworks offences is relatively low. Can the cabinet secretary offer some reassurance that the legislation that we passed recently will be enforced? In addition, does he have any information about whether the fireworks that were used as weapons were sourced legally in the retail environment, which has just been discussed, illegally through the use of proxy purchasing for minors, or illicitly on the black market?

**Keith Brown:** On the member's latter question, that is currently subject to police investigation.

I am happy to pass on any information that I am able to as it becomes available, in order to respond to the member's specific points. The police have taken the correct action.

In relation to prosecutions and court disposals, as the member knows, I am not able to direct the police in their investigations and I cannot direct the courts as to how they deal with those investigations. The member's comment will be in the *Official Report*, and I am sure that the agencies will look at that.

## Ukraine (Humanitarian Response)

**The Deputy Presiding Officer (Annabelle Ewing):** The next item of business is a statement by Neil Gray on Scotland's humanitarian response to the Ukraine crisis. The minister will take questions at the end of his statement, so there should be no interventions or interruptions.

14:30

**The Minister for Culture, Europe and International Development and Minister with special responsibility for Refugees from Ukraine (Neil Gray):** Like others around the world, we have been shocked by Russia's continued illegal and unprovoked war in Ukraine. The conflict has devastated the lives of innocent Ukrainians and has forced nearly 11 million people to flee their homes.

We, as a nation, stand in solidarity with the people of Ukraine. Our communities have welcomed thousands of people who are fleeing the war, Scottish families have opened their homes, and our local authorities and third sector partners are working tirelessly to provide people who are often traumatised with the safety and support that they need.

Unlike with the Syrian vulnerable persons resettlement scheme, we were not able to plan in advance, and homes had not already been found for people before they travelled. The displacement from Ukraine has been on a large scale and swift, causing a humanitarian crisis that Europe could not have predicted or planned for.

To provide a comparison, the Syrian scheme in Scotland saw the planned resettlement of 3,000 people over five years. Providing suitable accommodation and ensuring that those who arrive are able to access health, education and employability support have been a challenge on a scale that we have never experienced before, but our services have risen to that challenge.

Thanks in large part to our supersponsor scheme, Scotland has now offered a place of sanctuary to more than 21,000 people—a fifth of all United Kingdom arrivals and double our population share. That is beyond anything that we could have imagined eight months ago, when the war began. When we launched the supersponsor scheme, we committed to welcoming 3,000 people. We have exceeded that figure seven times over, showing that we did the right thing in offering that additional route to safety.

By pausing the scheme in July, we sought to ensure that we were able to continue to provide appropriate accommodation and support to those

displaced people who had already arrived and to those we knew would arrive in the weeks ahead. At that time, I also committed to a review of the scheme. Led by the chief social policy adviser, Professor Linda Bauld, the review convened experts from across national and local government, academia and the third sector. It also included the lived experience of recently arrived Ukrainians. I am grateful to them all for their work.

Today, I have published the results of that review. With the principles of empowerment and sustainability in mind, the review has identified 16 interventions for our warm Scottish welcome, to improve our offer and to ensure that we are doing everything that we can to help those from Ukraine. There are seven criteria for reopening the supersponsor scheme. Those are supported by the Convention of Scottish Local Authorities, the Society of Local Authority Chief Executives and Senior Managers—SOLACE—and our third sector partners. I will briefly go through some of those interventions, focusing on accommodation, in particular. They include positive steps that offer the possibility of creating a real, lasting benefit.

For many people, moving from welcome accommodation to long-term accommodation is a key milestone. It might also be concerning, as it is a recognition that, for the time being, their homeland remains at war and they need to make a home in Scotland for longer than they might originally have envisaged. We want to be there to support them through this time. Our aim is to improve the performance of the scheme, to empower those who are arriving with clear advice and support, and to improve access to long-term housing options, thereby reducing dependency on short-term accommodation.

One intervention that we have already begun is increasing the supply of housing stock through the £50 million Ukraine longer-term resettlement fund. That new funding is in addition to the £5 million that was granted to North Lanarkshire, which has brought 200 properties into use and has started accommodating families. Through the new fund, we have already announced £486,000 in grant funding for North Ayrshire Council, and I am pleased to announce today that Aberdeen City Council has been awarded more than £6 million to bring about 500 void properties back into use, which will make more long-term accommodation available across the city. We are working with all local authorities to encourage and support more proposals.

The Scottish Government does not want anyone to stay in welcome accommodation longer than is necessary. It is clear that a settled home is a better longer-term outcome, so we will set a clearer expectation that stays will be short term,

and we will highlight the support that is available to secure longer-term settled accommodation.

With many arrivals now in employment or in receipt of social security benefits, when appropriate, and in line with guests in private host homes and people living in other temporary rented accommodation, we will also consider asking for a contribution to temporary welcome accommodation for those who are still using it. That will help us to improve the prioritisation of limited temporary accommodation for those people who are most in need and those who have newly arrived.

Thousands of Scots were in a position to open their homes to Ukrainians by offering to be a private host. Local authority resettlement teams, supported by our national matching service, are working hard to match volunteer hosts and displaced people. More than 2,790 people have now been matched into private homes.

We want to place people with hosts quickly and safely, but we know that the most successful arrangements happen when the needs of both hosts and Ukrainians align, which is why matching is a two-way process and resettlement leads must listen and take account of the needs and preferences of Ukrainians. Many people might prefer to live in areas close to amenities and services, or close to pre-existing Ukrainian communities. In addition, volunteer hosts will have their own preferences and might not have space for larger families or complex group compositions. Matching takes time and considerable input, so we have increased resources to our local authorities to boost the process, and it might mean that, for some volunteer hosts, there is unfortunately not a match to be made.

There will also be many people who are interested in hosting who have not yet taken the first step, as they are not sure what is expected of them. Therefore, we will launch a Scotland-specific campaign to ask households across the nation to consider offering a place in their home to a Ukrainian. As part of that campaign, later this month, we will hold our first warm Scottish gathering, where Ukrainians and our local communities can come together. The event will showcase Scotland's many vibrant towns, cities and villages, and it will help Ukrainians to make informed choices about where to live.

The review has had to take into account the fact that we are operating in the context of a cost of living crisis and cuts to our budget by the United Kingdom Government—a UK Government that has failed to act effectively enough in response to the cost of living crisis and that continues to fail in its response to arrivals from Ukraine.

As part of his budget statement, the Deputy First Minister explained that our response to the Ukraine crisis requires us to find about £200 million that had not been planned for. For many months, I have been writing jointly with my Welsh counterpart, Jane Hutt, to ask the UK Government to provide proper funding for Ukrainians who are arriving through the family route, and we have pressed for an increase to the £350 thank-you payments for hosts. None of that has progressed. Indeed, in the chaos of the past few months, the regular meetings that the Welsh and Scottish Governments had with Lord Harrington have been replaced with unanswered letters. I will continue to pursue meetings with the new UK ministers and I will meet my Welsh counterpart, who has just carried out a similar review of arrangements in Wales.

Scotland is facing the most severe economic upheaval in a generation, which is already impacting people, businesses, public services and the third sector. Difficult decisions are being taken that affect all of Scotland's people, and our offer of support for people who have been displaced by the conflict in Ukraine is, unfortunately, not immune to that.

Let me turn to the reopening of the supersponsor scheme. As I said earlier, we have developed seven criteria that we will use to objectively decide whether the scheme can reopen. Reopening the scheme must be predicated on ensuring that we are able to honour our commitment to displaced people who are already in Scotland and those who are yet to travel. We must be assured that measures are in place to mitigate pressures on local councils and other services, which have been working tirelessly, and that funding is in place to meet the associated costs. Having considered the current position, I have concluded that we are unable to resume applications to the supersponsor scheme at this time.

That does not mean that there are no new arrivals from Ukraine. There are daily arrivals from Ukraine—around 100 a day—and there are more than 13,000 visa holders still to travel. The private sponsor route for Ukrainians remains open.

From the outset, I have been clear that Ukrainian resettlement is a national effort. Scotland's response has demonstrated the kindness and generosity of the Scottish people. We can be successful only by working with local authorities, third sector partners, community groups, businesses and, of course, Ukrainians themselves. I therefore offer my deepest appreciation and thanks to all those who are providing help and support.

That includes the Association of Ukrainians in Great Britain and the consul general, Yevhen

Mankovskiy. I thank them for their support. The work of the association reinforces the importance of respecting and listening to displaced people from Ukraine so that we keep people and not process at the heart of our response. I have discussed with the association and the consul general the interventions that I have outlined, and I have explained the rationale behind them. They remain supportive of Scotland's response, recognising the significant constraints that we face.

The review heard that support should be in place that empowers Ukrainians to make positive choices about their future, and that is our aim through the interventions that are set out in our paper on the issue. The Scottish Government remains clear that Ukrainians are welcome and that Scotland is their home for as long as they need it.

Slava Ukraini!

**The Deputy Presiding Officer:** The minister will now take questions on the issues raised in his statement. I intend to allow around 20 minutes for questions, after which we will move to the next item of business. Members who wish to ask a question should press their request-to-speak buttons now.

**Donald Cameron (Highlands and Islands) (Con):** I thank the minister for the advance sight of his statement and for the review of the supersponsor scheme by Professor Linda Bauld. I acknowledge that, earlier today, the minister dedicated time to answer questions from Opposition MSPs. I thank him for his regular engagement on the issue—it would be great if more of his colleagues could adopt a similar practice.

The Scottish Conservatives recognise the efforts that Governments across the United Kingdom have taken to ensure that as many Ukrainian refugees as possible can seek sanctuary from the horrors that continue to unfold in their homeland. We appreciate that there will be profound challenges ahead in ensuring that many of those people can settle in a permanent home and begin to build a new life here. However, despite the best intentions of the minister and his officials—I have never doubted their intentions for a moment—the supersponsor scheme remains mired in problems, which are exacerbated by the housing crisis that the Scottish National Party has made worse by its recent policy interventions in the area. Although a significant number of Ukrainians have arrived under the scheme, the reality for many of them is very challenging indeed.

I therefore ask the minister on what date he expects the supersponsor scheme to resume,

given that it has now been paused for four months. I will also ask the same question that I asked on 8 September, which remains unanswered. Can the minister detail specifically the average time that it takes between arrival in Scotland and placement in permanent accommodation?

**Neil Gray:** I thank Donald Cameron for what was an almost entirely constructive approach to his question—almost. I will try to answer his questions in turn.

On the situation that we face, I do not recognise Donald Cameron's portrayal of the supersponsor scheme. The scheme is, without doubt, incredibly successful. It has meant that, at the last count, almost 18,000 people have been able to get to Scotland and the UK without securing a private sponsor, and there are many more to come. I will therefore not take any criticism of the success of the supersponsor scheme, which has, without doubt, been incredibly successful.

The challenges with housing that we face in Scotland are not unique to Scotland—they are shared by our counterparts around Europe. I was recently in Poland and saw at first hand the experiences there. I was in Ireland a couple of weeks ago and saw for myself the challenges that are being faced there with regard to housing. Those challenges are very similar to, and in some cases much worse than, what we face. Therefore, it is unfair to characterise the housing challenges that we face as somehow being unique to Scotland.

On the resumption of the scheme, we now have objective criteria by which we will continually assess the issue. When those criteria are met, we will take a decision on resuming the scheme. I cannot put a timescale on that, for the obvious reason that it would otherwise no longer be an objective set of criteria.

The average time that it takes for people to be matched from temporary accommodation into permanent accommodation varies. Just as people vary and the circumstances that they arrive with vary, their needs and what they are looking for will be different. We are looking to match people as quickly as possible, and the process has sped up. That has been helped by the digital matching tool that we have as part of the national matching service. It has also been helped by the investments that we are making in longer-term housing opportunities such as those in North Ayrshire and North Lanarkshire and what is to come in Aberdeen. We will continue to make those investments to ensure that people are given the best opportunities possible post-arrival.

**Sarah Boyack (Lothian) (Lab):** I thank the minister both for advance notice of his statement and for the pre-meeting that he helpfully held with

party spokespeople. I also refer members to my entry in the register of members' interests.

I agree that much has happened that we can collectively be proud of in our response to Putin's invasion of Ukraine, especially what has been done by those who have become hosts, the Ukrainian community and the staff and volunteers in local authorities and third sector organisations who have stepped up to support the 17,500 Ukrainians who have arrived to date.

I want to ask about accommodation. We have a long-standing housing crisis in Edinburgh and I want to ask the minister why the £50 million funding allows only repurposing of buildings. My understanding is that vacant blocks do not exist in the city and that we do not have the conversion opportunities that the fund admirably seeks to see.

I therefore ask about the proposal for modular housing. Can we have some clarity on that proposal, because my understanding is that modular homes are already available as an option for new build by both registered social landlords and councils for permanent housing? Is that what is being recommended, given the shortage not just in Edinburgh but in the Lothians and in neighbouring councils? Without a plan, if we are removing one of the meals a day that are currently free in the Victoria ship in Leith, does that not make it hard for people to be able to budget? Will there be cooking facilities in place?

The minister also talked about promoting employment, which I welcome. Can he say what is being done to monitor the employment of Ukrainians coming to Scotland and what is being done on a joined-up approach for employability support? I realise that the past few weeks have been somewhat chaotic at a UK level, but what is that joint Government work in terms of employability and issues such as access to driving licences?

**The Deputy Presiding Officer:** Ms Boyack—

**Sarah Boyack:** Finally—

**The Deputy Presiding Officer:** Yes—finally, please.

**Sarah Boyack:** —can the minister say something about interventions 10 to 16 that were recommended by Linda Bauld? Should they not be immediate or short-term rather than into the future?

**Neil Gray:** I thank Sarah Boyack for her constructive approach both this afternoon and in the meetings that we have had, in which she has obviously been representing the City of Edinburgh Council and her constituents. I am genuinely grateful for the work that she has been doing alongside my Government officials and me.

Sarah Boyack is absolutely right in saying that we should be collectively proud of our response, because it is a collective effort. At the start of the scheme, when we first looked at providing a humanitarian response, I was determined that it was going to be a truly Scotland-wide effort, and I think that we are seeing that. There is one point to correct her on: we have seen over 21,000, rather than 17,000, arrivals, which is the supersponsor element alone. There have been privately matched homes for Ukraine arrivals that take us over 21,000 arrivals in total.

In terms of housing and the flexibility that Sarah Boyack is looking for in the fund, I am happy to hear proposals. I am always happy to hear proposals. I am looking for as many opportunities as possible to see as many properties as possible come forward for people—Ukrainians, clearly, but also to tackle the long-term legacy of domestic homelessness. As I said in the meeting earlier, if she or other colleagues in the chamber have ideas around potential properties that could be repurposed or refurbished, I am happy to consider those.

We are working with Palladium on modular housing. I set out in a previous statement that we are looking at what we can do with modular accommodation, and it is part of the review. I was taking quite a bit of evidence from my Irish counterparts about the work that they are doing on modular accommodation, again to provide longer-term sustainable housing. For us, it is about trying to find appropriate sites for those to go on and looking at how they can be properly utilised and how there can be a legacy from them.

On meals, we are obviously cognisant of the need to run the scheme in an equitable way, making it sustainable and encouraging people to go into longer-term accommodation. We are also trying to ensure that our offer to Ukrainians provides parity with our offer to people who are in temporary accommodation for other reasons, whether that is domestic homelessness or under other schemes. We are trying to do this in a sensitive way that recognises where meal provision is available. There will not be a withdrawal of catering facilities on ships; there might be a contribution to the meals that are available, which will still be getting made.

On employment and the chaos at the UK level that Sarah Boyack has narrated, we are working with the Department for Work and Pensions and Social Security Scotland to provide as wide a support package as possible for people in temporary accommodation on ships and hotels. She hits the nail on the head in saying that our ability to do that work is impacted by the current lack of a proper relationship with UK ministers, which we previously had. Lord Harrington was

very open and helpful, but, since he departed, we have not had the same consistency of response, we have not met a minister and, as I have already pointed out, we have not had responses to correspondence, which is incredibly unhelpful and means that we cannot get through what we need to in order to support people here and in Ukraine. The two examples that I gave around the welcome payment and providing parity between schemes are issues that really need to be resolved.

**The Deputy Presiding Officer:** Before I call the next speaker, I advise members that we have around 10 minutes and 20 seconds left for back benchers, and 10 back benchers want to ask a question. Members can do the maths. We have spent almost half the time for this item on two questions from front benchers. I make a plea for succinct questions and answers; if we do not get that, we will simply have to drop questions from some back benchers.

**Alex Cole-Hamilton (Edinburgh Western) (LD):** I remind members of an interest in that I have been a host to a Ukrainian refugee for the past 10 weeks under the homes for Ukraine scheme.

I have two questions to ask. The first is about the wording of one of the lines in the minister's statement, which says that those in receipt of social security benefits or in employment will be asked, when appropriate, and in line with guests in private houses, for a contribution to their temporary welcome accommodation. Will the minister explain what that means? I understood that guests in private homes under the homes for Ukraine scheme were not required to make any kind of financial payment. If that is a change, it is a worrying change.

The second question is one on which I have pressed the minister before. Would his Government consider extending the discretionary travel arrangements on free bus passes to all refugees who are living in Scotland, whether they are from Ukraine, Afghanistan or Syria, so that they might better be able to take up offers of accommodation outside our metropolitan areas?

**The Deputy Presiding Officer:** Thank you, Mr Cole-Hamilton. I would not quite describe that as succinct.

**Neil Gray:** Alex Cole-Hamilton is correct in his characterisation: there is no contribution to be made in private homes. This is about welcome accommodation, on which we are looking to provide parity.

On the concessionary travel scheme, we continue to consider what we can do to provide the support that Alex Cole-Hamilton, Paul Sweeney, Bob Doris and Mark Ruskell have been calling on us to provide. It is a programme of

government commitment for us to work with the third sector and local authorities to consider how best to provide free bus travel to people who are seeking asylum, refugees and displaced people from Ukraine. That work continues.

**Stuart McMillan (Greenock and Inverclyde) (SNP):** Notwithstanding what the minister has said, what more can be done to support people into employment—in particular, people with existing qualifications who require assistance to convert them to UK-equivalent qualifications, or who require to be upskilled to allow them to continue to work in their professional field?

**Neil Gray:** We are working with the DWP and local authority and third sector partners to provide employability support to Ukrainians who are seeking employment. They are able to access the Scottish Government's full range of employment support services, including fair start Scotland, no one left behind services and Skills Development Scotland, which has advisers who are experienced in accreditation and qualifications recognition. We have also been working with Scottish business organisations including Scottish Chambers of Commerce to ensure that displaced people are able to access business-led job-matching support. We will continue to take a collaborative approach where we can.

**Sharon Dowey (South Scotland) (Con):** Ukrainians coming to Scotland will require legal advice, among other services. Ukrainian lawyers who relocate to Scotland have the capacity to do a huge amount of good here, and the value of their linguistic and legal skills during the crisis has already been highlighted by the Law Society of Scotland. What attempts has the Scottish Government made to utilise Ukrainian lawyers during the resettlement process, and what processes are in place to overcome any Ukrainian-English language barrier?

**Neil Gray:** We obviously look to utilise anyone who arrives with skills or qualifications, especially those who arrive with language skills and are able to help others who arrive from Ukraine.

Regarding general advice and support, we have commissioned and have provided funding support for JustRight Scotland to ensure that people have access to as much immigration support as possible, so that they can fully utilise what is available to them.

**Audrey Nicoll (Aberdeen South and North Kincardine) (SNP):** I thank the minister for his very welcome update regarding the recently announced funding for Aberdeen City Council.

I have had the absolute privilege of working with two constituents who hosted a Ukrainian couple who are now settled in their own home and are working, with a son in education. However, despite

my constituents' best efforts, obstacles remain that prevent Ukrainian holders of heavy goods vehicle licences, such as Oleksandr, from obtaining an equivalent United Kingdom licence and securing employment in a sector in which there are significant labour shortages.

Will the Minister explain what he is doing to press the UK Government to address that unnecessary anomaly as a matter of urgency?

**Neil Gray:** I thank Audrey Nicoll and other colleagues in the Aberdeen area for their support for the bid that came in from Aberdeen City Council. The funding will make a massive difference in terms of providing long-term accommodation to Ukrainians in the area. I am very grateful to Audrey Nicoll and her colleagues for their support.

The licensing infrastructure and the rules that regulate the Driver and Vehicle Licensing Agency are reserved to the UK Government and the UK Parliament. The Scottish Government is, nonetheless, committed to doing all that we can within our remit for people who are seeking sanctuary in Scotland. I was pleased to hear that the DVLA is currently in contact with the Ukrainian embassy to obtain information on vocational licensing and testing standards, in order to assess the feasibility of an exchange agreement for drivers of larger vehicles. The Scottish Government will continue to call on the UK Government to urgently resolve that matter. I will write to my colleagues in the UK Government to press that issue once again.

**Michael Marra (North East Scotland) (Lab):** The minister will be well aware of local authorities that are struggling to fund places for young Ukrainian refugees who are not permanently settled in Scottish schools. What funding is available to councils that welcome Ukrainian refugees but are currently finding that the welcome fund is not sufficient to deal with the demand for education that they face?

**Neil Gray:** Michael Marra is right. The UK Government has provided a tariff of £10,500 per person to cover the costs that are associated with supporting people who arrive from Ukraine. I said in my statement and in my response to Sarah Boyack that there is currently no parity among schemes in respect of whether the UK Government offers that support. For example, people who are part of the homes for Ukraine scheme have access to that £10,500, whereas people who arrive via the family scheme do not, which I find to be fundamentally unfair and wrong. That is another area in which the chaos of the UK Government in the past couple of months has meant that we have not been able to impress on it something that the previous minister had great sympathy with and wanted to resolve.

I also think that £10,500 probably falls short of what local authorities require—especially for children who have more complex educational needs. We have provided support over and above that to local authorities for welcome provision; it is up to local authorities to determine how best to spend that money. If there are particular issues and concerns that Mr Marra, or his colleagues in Dundee City Council or elsewhere, would like to raise with me, I am happy to hear those at any time.

**Siobhian Brown (Ayr) (SNP):** It is obvious that we must do everything that we can to make displaced Ukrainians feel secure and supported—not only upon their arrival, but in the longer term. What plans have been made for people who are at the end of their time with private hosts?

**Neil Gray:** One of the benefits of the supersponsor scheme is that we are already able to consider rematching and to provide temporary accommodation that is not available outside Scotland and Wales. It is unavoidable that host relationships will break down from time to time or will reach a natural conclusion, for a number of reasons. We will work with local authorities to finalise a consistent approach to rematching when that happens, both for supersponsor and private sponsor visa holders.

Some of the interventions that I have set out today will support all displaced people to access longer-term accommodation, including in the private rented sector. Local authorities have also begun contacting hosts and displaced people who are reaching six months of being in a hosting arrangement, in order to begin discussions about next steps.

However, it is important to note that, with our Welsh counterparts, we have called on the UK Government to raise the thank-you payment beyond £350. The one thing that we have received confirmation on—I do not think that this is well known in the public consciousness—is that that payment is available to people beyond six months. If they choose to maintain the relationship, they can still receive that payment.

**Maggie Chapman (North East Scotland) (Green):** I thank the minister for his statement and the briefing that he gave earlier this afternoon.

The review that has been published today is welcome. It contains helpful information and guidance, including on the 16 interventions and the seven criteria for reopening the supersponsor scheme. However, given that the seven criteria are not simple tests, can the minister say a little more about how they will be interpreted, assessed and applied? What other information will he use before taking a decision on whether to reopen the scheme?

**Neil Gray:** The tests are objective tests that need to be met. We have set out as best we can the tests that we feel need to be met before we can reopen the scheme. It will be no surprise to colleagues that availability of accommodation is part of consideration. The situation on the ground in Ukraine is also part of it, and sometimes those two issues will compete.

We will review the tests constantly, and I will look to do everything that I can to make sure that the scheme is working as effectively as possible, with good flow through the system of people moving from temporary accommodation into longer-term accommodation. That will allow us to reopen the scheme when the tests are met.

**Jackson Carlaw (Eastwood) (Con):** I want to probe the minister a little further on his response to Sarah Boyack with respect to the Ukraine longer term resettlement fund. I am aware of a possible site in my constituency, which is not local authority owned, that was until recently a care home facility with space for more than 80 residents. It is currently mothballed, but it could offer accommodation to Ukrainian families if refurbishment works were agreed and progressed. Is there a route for such sites to be identified and progressed other than through a local authority, or can it be done only exclusively through that route?

**Neil Gray:** I said to Sarah Boyack and say again to Jackson Carlaw that I am happy to look at proposals that would provide suitable long-term sustainable accommodation for people arriving from Ukraine. For project management reasons and to ensure that we can provide properties at scale, we have looked for local authorities to do the bidding.

I suggest that Jackson Carlaw speak to his local authority to see whether what he suggests is something that it would be interested in facilitating and being part of. We can then have a conversation about whether there is flexibility in the scheme to allow something like that to take place.

**The Deputy Presiding Officer:** That concludes the ministerial statement and questions. I apologise to members whom I was unable to call, but I think that I made it clear how things were progressing. I could not have been clearer in that regard.

## Low Income and Debt (Report)

**The Deputy Presiding Officer (Annabelle Ewing):** The next item of business is a debate on motion S6M-06374, in the name of Elena Whitham, on behalf of the Social Justice and Social Security Committee, on “Robbing Peter to pay Paul: Low income and the debt trap”.

I ask those members who wish to speak in the debate to press their request-to-speak buttons. I call Elena Whitham to speak to and move the motion on behalf of the Social Justice and Social Security Committee. You have up to nine minutes, Ms Whitham.

15:03

**Elena Whitham (Carrick, Cumnock and Doon Valley) (SNP):** As convener of the Social Justice and Social Security Committee, I am pleased to open the debate on the committee’s important report on low income and debt.

YouGov research that was commissioned by Citizens Advice Scotland found that more than 600,000 people have encountered new debt problems during the pandemic, either getting into debt for the first time or seeing existing debt get worse. With the cost crisis, it is likely that we will see that number grow exponentially.

As the costs of basics rise sharply and energy prices skyrocket, households across the country are limiting their use of essentials and suffering a significant decline in their mental and physical wellbeing. People are desperately worried about the future, and we, as a committee, share their concerns. Spiralling costs will push an increasing number of people into debt because they simply do not have enough money to pay for all basic outgoings and bills.

As a committee, we set out to explore the specific challenges that people with low incomes face in accessing support and finding solutions to their debt situation. We wanted to find out what their key challenges are and how we could help them. What more could be done?

Our starting point for the work was a focus group with people who are experiencing debt problems. We wanted their experience to be at the heart of the inquiry and to inform the scope of our work. Their testimony shaped the questions that we posed in our call for views and the committee’s subsequent evidence-taking sessions.

What a stark picture those people painted. Despite receiving advice on social security entitlement and other forms of income maximisation, many people on low incomes simply did not have enough money to meet essential living costs. They were stuck in an inevitable cycle

of debt, operating with deficit budgets, and there was often no obvious way out. Bankruptcy might be a short-term solution for some, but many people rely on money advisers spending significant time trying to negotiate reduced payments with public sector creditors or access charitable support, with the sole aim of enabling their clients to have enough money to live.

Participants from our original focus group formed our panel of experts by experience. The panel made recommendations to the committee on how things could be improved, which fed directly into the committee’s report. For us, this was about empowering people not just to tell us their story but to be involved in shaping change. The report title, “Robbing Peter to pay Paul: Low income and the debt trap”, is taken from a comment from one of our experts by experience.

I thank everyone who gave evidence to the committee and I particularly thank our experts by experience, who diligently engaged with us throughout our work. That would not have been possible without the organisations that supported them—the committee extends its sincere thanks to them all.

During this inquiry we were told:

“Problem debt has a particular stigma and shame attached to it that leaves people feeling trapped, isolated, unable to sleep. Many of these worries are related to wider stigma around poverty.”

Our inquiry was far reaching, and our recommendations span a number of different Scottish Government portfolios as well as local government and United Kingdom Government responsibilities. We looked at the school meals debt that is owed to schools, council tax debt, the advice sector, the availability of information and support, early intervention and prevention, mental health, and statutory debt solutions such as bankruptcy. I hope that my colleagues will touch on a range of those areas today.

In my remaining time, I will focus on just two of the key areas that the committee explored: public sector debt and money advice.

When we think of debt, we often think of the debt that is owed to private businesses, such as credit card debt and loans. Increasingly, we might think of debt as a result of fuel costs. We might not think so quickly about the role that the public sector plays in debt in areas such as social housing, benefit deductions, council tax, care charges and school charges.

We were told that the debt that is owed to public bodies is increasing as people struggle to pay bills. Collection of such debt can be quicker and harsher than collection from private creditors. Failure to pay council tax can result in enforcement action. CAS highlighted that council

tax debt is one of the biggest debts that bureaux see. Local authorities tend to favour bank arrestments as a way of enforcing payment, which means that money can be seized from people's bank accounts.

Steps have been taken to bring greater consistency to local authority debt collection, but we heard that that effort is not always felt on the ground. We were concerned to hear that public sector processes are not always sensitive enough to individual circumstances. Our experts by experience stressed that compassion must be built into processes and services. We cannot have rigid, faceless services that assume that the debtor is always wrong—that makes the whole experience worse and increases anxiety.

We need a fundamental change in attitude from the front-line services that are dealing with people in debt. The public sector should aim to lead best practice, by handling debt in a fairer and more considerate way. Debt recovery should be done proportionately, based on individual circumstances. People should be treated with compassion.

We were concerned to hear that people are sometimes failed by clunky systems that are not connected or easy to use. People must take it on themselves to navigate complex systems to get the support to which they are entitled—often at a time when they have limited emotional and financial capacity to do that. The burden of responsibility falls too often on the individual. That theme often emerges in our committee work.

Before I turn to the role of the free money advice sector, I want to touch on school meals, which is another important area in which quick action could be taken. Free school meal provision should be increased and rolled out at pace, and school meals debt should be written off. That is already happening in some but not all councils. As I said during my debate on challenge poverty week, weans need to eat.

Last but by no means least, I turn to the advice sector and the people across Scotland who are working tirelessly to help people who are existing in truly desperate circumstances. Money advisers are doing a hugely difficult but important job in helping people to navigate their finances—and advisers might be suffering from their own financial and wellbeing challenges in the process. Debt advisers told us that they are firefighting and hanging on by their fingertips. They are burned out by demand for their services, the complexity of cases and the lack of available options to resolve people's problems. Witnesses raised issues around awareness of advice services, stigma around seeking help, channel choice and digital exclusion, as well as funding concerns.

Christians Against Poverty shared with us an example of one of the many people whom it supports through its debt advice. The client is coming to the end of a minimal asset process bankruptcy and their sole income is social security benefits. They suffer from depression, anxiety and panic attacks. Once they have been discharged from bankruptcy, they will have £8.55 a week to live on for food and all household items. Living on a budget of £8.55 is not sustainable, and the very tragic reality is that that individual will fall back into problem debt.

Debt advisers highlighted that many low-income households are

“the most prudent money managers you will ever come across. They know where every penny goes and can account for every part of their income. The problem is that the income is simply not enough to cover the costs.”

We must continue to use all available avenues to tackle poverty and resulting debt issues, and we must take a person-centred approach.

I am proud of the committee's inquiry and the work that it has undertaken to shine a light on the complex circumstances that lead people to become indebted and their struggle to find solutions to that debt. The systemic and interlinking challenges of tackling poverty were interwoven in that work. We made a wide range of recommendations that we think could make a real difference to people who are the most marginalised and overwhelmed by their debt—those whose incomes are so low that there can seem no feasible way to pay off debt and no way out of the debt trap.

I hope that the Scottish Government, the UK Government and local authorities recognise the compelling evidence received by the committee on these issues and work together to enact much-needed collective change.

On behalf of the Social Justice and Social Security Committee, I move,

That the Parliament notes the conclusions and recommendations contained in the Social Justice and Social Security Committee's 8th Report, 2022 (Session 6): *Robbing Peter to pay Paul: Low income and the debt trap* (SP Paper 211).

I note that I did all of that while having a menopausal hot flush. Yes—go me! [*Applause.*]

**The Deputy Presiding Officer (Liam McArthur):** Thank you and well done, Ms Whitham. I look forward to seeing you back at the members' business debate later on.

Before we move to the next speaker, I encourage those who have not already done so to press their request-to-speak buttons as soon as possible. I call Gillian Martin to speak on behalf of the Health, Social Care and Sport Committee.

15:12

**Gillian Martin (Aberdeenshire East) (SNP):** I thank the Social Justice and Social Security Committee for bringing the debate to the chamber.

Earlier this year, the Health, Social Care and Sport Committee completed its initial inquiry into health inequalities in Scotland. The rising cost of living inevitably impacted on our evidence.

Scotland has enduring health inequalities that are the result, in due part, of a number of historical factors that were outlined by several experts from whom we heard. We found that health inequalities increased across the population during the years leading up to the pandemic, then the pandemic exacerbated them. We heard that destitution rose during the pandemic. People from black and minority ethnic communities and disabled people were more likely to die, and caring responsibilities became almost insurmountable and caused mental health issues.

This is not a debate about health inequalities, but the inescapable fact is that poverty is the root cause of health inequality, and the rapid rise in the cost of living is set to worsen long-term health inequalities if action is not taken.

During our inquiry, we heard that the number of households in which spending exceeds incomes is rapidly increasing. We hear this phrase a lot, but the reality is that people are choosing between eating and heating, and that is impacting more and more families.

People with complex conditions or those who provide informal care have additional costs and often very little income. We heard that people with multiple sclerosis, for example, will face, on average, an additional £200 per week in bills. We also heard that some families have extensive medical equipment to power—many medical and mobility devices require charging or constant electricity to function. Members will be aware of recent coverage of a family facing an expected £17,000 energy bill to keep their daughter, who has cerebral palsy, warm and alive. The rest of the family will freeze to ensure that she can have heat in her room. Many people with disabilities or reduced mobility must have their heating at higher levels to stay warm or to prevent them from becoming seriously ill.

During our inquiry, people told us that they have had to stop social and recreational activities due to the increased costs. We and our predecessor committees have advocated for the importance of physical activity, social interaction and participation in social and cultural activities as ways to prevent ill health. If people are unable to afford to do those activities, physical and mental health suffers and social isolation increases. We heard of people being unable to attend health and

social care services and stopping self-management because of financial hardship. We heard of pensioners being pushed into extreme fuel poverty and that, as a result of the cost of living crisis, and despite all the interventions that have been made by the Scottish Government, child poverty is on the rise.

The poorest and most vulnerable people in society are bearing the brunt of the crisis, and things could get significantly worse for a lot of households. Professor Sir Michael Marmot told us that inflation has a much bigger impact on households with low incomes than it does on households with higher incomes. That seems self evident. This is not just an exercise in philosophy—inflation is making a real difference and pushing people who live on the margins of their income into poverty, thus widening health inequalities. That was laid bare to the committee. We were told that people in the poorest communities are, quite literally, dying because of inequalities, poverty and the repeated challenges that they are facing. Professor Gerry McCartney told us plainly that

“rising mortality for our poorest communities will get worse, and ... get worse faster, if those challenges are not addressed properly.”—[*Official Report, Health, Social Care and Sport Committee*, 24 May 2022; c 24.]

We are left in no doubt that the cost of living crisis is an urgent public health and social justice emergency. As a committee, we have recommended targeted action to address health inequalities, including tackling underlying inequality and poverty, the root causes, at all levels: local government, Scottish Government and UK Government. Action is needed at all levels, and it is needed now, or we will be seeing widening health inequalities for generations to come.

**The Deputy Presiding Officer:** I call Siobhian Brown to speak on behalf of the COVID-19 Recovery Committee.

15:16

**Siobhian Brown (Ayr) (SNP):** As convener of the COVID-19 Recovery Committee, it is my pleasure to speak about such an important topic, and I commend the Social Justice and Social Security Committee for bringing the debate to the chamber.

I will shortly talk about some of the COVID-19 Recovery Committee's work within the context of the cost crisis. First, though, it is important to stress that the impact of the cost crisis is a cross-cutting issue that affects everyone. This debate is an excellent opportunity to highlight parliamentary committees' welcome scrutiny of the issue.

Like other committees, we have just completed our pre-budget scrutiny. Last week, we wrote to the Deputy First Minister with our recommendations, which included calling on the Scottish Government to clarify whether the cost crisis will affect the funding of the Covid recovery strategy. As members are aware, the strategy was published in October 2021, well before the scale of the cost crisis was apparent. During evidence, we heard how the impact of the cost crisis could affect the funding and delivery of the strategy, with stark warnings that it will pose significant challenges for organisations, service providers and individuals that are even greater than those faced during the pandemic. The Scottish Government's budget is worth roughly £1.7 billion less than it was last December, and we asked whether the Government intends to refresh the strategy to reflect any policy changes in the light of the cost crisis.

In a similar vein, at a recent Conveners Group meeting, I asked the First Minister whether the Government's priorities for recovery had changed in the light of the cost crisis. She confirmed that its aims and objectives for recovery had not changed but that the context had. The First Minister spoke of the importance of focusing on inequalities made worse by the pandemic and the cost crisis, particularly for ethnic minorities and those who are less well off.

Among many other things, the report considered bankruptcy and digital exclusion, both of which have been impacted by the cost crisis. The COVID-19 Recovery Committee also considered those areas as part of our scrutiny of the Coronavirus (Recovery and Reform) (Scotland) Bill. Put simply, the bill was introduced to make permanent some provisions that were introduced through emergency Covid legislation in relation to public health and public service reform, which covered the remote delivery of public services. The aim was to retain service improvements that had been brought in during the pandemic and support resilience against future public health threats.

We heard about the experience of delivering public services remotely, including increased flexibilities and resource savings. However, witnesses highlighted some of the barriers to accessibility that exist for some users. The committee recommended that the bill be amended to ensure that all local authorities provide a choice of remote or in-person services, including the provision of hard copy documents where required.

We also considered the bill's provisions on bankruptcy. Before I go on, it is worth explaining that people can only be forced into bankruptcy by their creditors if they owe more than a certain amount of money. Covid emergency legislation

increased the debt threshold at which a creditor could make someone bankrupt, to protect people from harsh outcomes during the pandemic, and the bill set it permanently at a higher rate. The committee heard mixed views on what the debt threshold level should be, and it noted that the cost crisis had escalated considerably since the bill was introduced. The Government subsequently acknowledged the need to keep the threshold under review, particularly in the light of the current economic situation.

I turn to the committee's future work. We are about to look at the impact of Covid on the labour market, focusing specifically on the proportion of economically inactive people who are on long-term sickness absence, as well as those who have chosen early retirement. I am sure that issues relating to the cost crisis are bound to come up over the course of our inquiry.

As has been the case with Covid itself, this issue is a complex one that will not go away any time soon. As other members have said, addressing it will require actions from both the UK and Scottish Governments. Today's debate highlights the strong parliamentary scrutiny that is being carried out to ensure that we can respond appropriately to the fiscal pressures that we all face.

**The Deputy Presiding Officer:** I advise members that we have a little time in hand, so, for the foreseeable future, members who take interventions will get their time back.

15:21

**The Cabinet Secretary for Social Justice, Housing and Local Government (Shona Robison):** I am grateful to Elena Whitham and her committee for their substantial work on this inquiry. I thank the individuals and organisations who took the time to give evidence on the issues that are affecting people and on how Governments can target their efforts to help those who are most in need. I also thank Gillian Martin and Siobhian Brown for their contributions on behalf of their committees.

The continuing negative impact of Brexit and the current cost of living crisis have pushed households into hardship, and I am acutely aware of that. Those pressures have been made worse by the economic mayhem that the UK Government has caused over the past few weeks. All of that has exacerbated existing inequalities and financial stress since the committee published its report and the Scottish Government provided our response on the actions that we are taking and our plans for the future.

The committee's recommendations raised a number of issues that span a wide range of policy

areas and local, Scottish and UK Government responsibilities. Within our limited powers and finite budget, the Scottish Government is already addressing many of the recommendations in the inquiry report. We will continue to work across Government as well as with partners, including the Convention of Scottish Local Authorities, to improve the response to and the services available for people who are experiencing problem debt.

Households are facing the most severe economic upheaval in a generation, with alarming rises in energy bills, food prices and inflation rates undoubtedly hitting people who are on the lowest incomes the hardest. The Scottish Government's budget is not immune to such economic shocks. As the Deputy First Minister set out last month, our budget is now worth around £1.7 billion less than when it was set in December, because of increasing inflation.

Yet, in stark contrast to the UK Government, the Scottish Government has taken sustained and significant action to tackle poverty. This year, we have allocated almost £3 billion for support that will mitigate the impact of increasing costs on households, more than £1 billion of which support is available only in Scotland. Through free childcare, bus travel, prescriptions, eye tests, dental check-ups and period products, we are supporting households in all areas of life through a range of actions, all of which will help people through this crisis and beyond.

Putting a total of £150 million in the pockets of low-income families through bridging payments over this year and last is also providing direct cash support to households now. In direct response to the additional pressure that families face this winter, we are also doubling the December payment for eligible families.

**Jeremy Balfour (Lothian) (Con):** One of the budget measures that had been hoped for was that free school meals for primary 7 pupils would be provided in this financial year, but that has been delayed by at least one year. Will the cabinet secretary confirm that, in the next academic year, every child in Scotland who is in P7 will have free school meals?

**Shona Robison:** As Jeremy Balfour will be aware, the free school meal provision in Scotland is way in excess of that offered anywhere else in these islands—particularly England, where his party is in power.

The fact that pupils are already receiving free school meals in primaries 1 to 5 is saving parents £400 per eligible child per year. We continue to work with our partners in local authorities to plan for expansion of that provision to pupils in

primaries 6 and 7. That is being supported by £30 million of capital investment.

We will get on with supporting families in as many ways as we can.

Our actions show that the Scottish Government will always do what it can to help those in need and take action to tackle child poverty, reduce inequalities, and help households to maximise their money. Through up to £86 million in discretionary housing payments, we are fully mitigating the bedroom tax for 91,000 households this year, supporting tenancies and reducing the chances of getting into debt and rent arrears. We have now committed to additional funding to mitigate the benefit cap as far as we are able for up to 4,000 families.

That is a clear commitment in our tackling child poverty delivery plan and an example of our track record of using all of the powers available to us to soften the blow of the worst of the UK Government's policy decisions. We also recently announced that local authorities can use their discretionary housing payments budget to support households with energy bills—we have committed an additional £5 million for that.

Financial pressures are often felt most acutely by people who rent their home. That is why we took action through the Cost of Living (Tenant Protection) (Scotland) Act 2022, which came into force last week, to help tenants through the challenging months ahead by freezing rents and preventing evictions.

When people are in need of a safety net, our Scottish social security system, built on the principles of fairness, dignity and respect, provides 12 benefits, seven of which are unique to Scotland. In just over a week, our package of five family payments will be worth more than £10,000 for eligible families by the time that their first child turns six. That package includes the Scottish child payment, which we doubled to £20 per week per child in April and will increase again to £25 when we extend it to under-16s on 14 November. That is a 150 per cent rise in eight months, which is way ahead of anything available anywhere else on these islands.

In addition, our child winter heating assistance supports the families of almost 20,000 severely disabled children and young people, with payments totalling around £4 million each year. This year's payment of £214.10 is already reaching people. Again, that is a Scottish benefit that is available only to those in Scotland, as is our new winter heating payment, which will replace the UK cold weather payments. That guaranteed £50 annual payment will be paid from next February to around 400,000 low-income households. That is backed by investment of £20 million and is

guaranteed help with winter fuel bills for thousands of people in need.

**Pam Duncan-Glancy (Glasgow) (Lab):** I note what the cabinet secretary has said about the child winter heating assistance. Does she agree that disabled people over the age of 16 also face increased fuel costs? What can the Scottish Government do to support those families?

**Shona Robison:** We recognise that. Many of the things that I have already talked about will help people with disabled family members. The Scottish welfare fund, which we also fund, is available to families that have someone with a disability. We will continue to look at what more we can do within the context of a very constrained financial outlook.

We are already spending £460 million above the level of funding that we receive from the UK Government in relation to benefit expenditure. That is substantial.

We are doing much more to support people. We are also leading the way with the provision of the most generous universal free school meal provision in the UK, so that our children are not hungry in school and can focus on learning. We also continue to provide funding for local authorities across Scotland for schemes such as the council tax reduction scheme, and the Scottish welfare fund, which I just mentioned. Those schemes can provide much-needed support to vulnerable households.

Furthermore, we are the only part of the UK to have a statutory debt repayment scheme, which offers important protections for those taking control of their debt. We have also taken action on the protected minimum balance that can be retained in relation to a bank arrestment—the minister will say more on that later.

We recognise that financial difficulties can sometimes overwhelm people. At those most difficult times, advice services play a vital role in helping people to understand what they are entitled to and what their rights are. That is why we have allocated £12.5 million this year to advice services, including advice on debt, welfare and income maximisation. Over the past four years, our Money Talk Team service has put just over £47 million into the pockets of almost 21,500 people. We have also committed to an additional £1.2 million package to enable the expansion of energy advice services. That is in addition to our welfare advice practitioners in general practices, who help people when they go to see a health professional.

I will close now, Presiding Officer.

**The Deputy Presiding Officer:** I can give you a bit more time, because we have a bit of time in hand.

**Shona Robison:** That would be extremely helpful. Thank you.

We have tried to bring together in one place all the information that I have described, because we know that it can be challenging for people to find out what they are entitled to. That is why we recently launched a cost of living website, as part of the Scottish Government's website, which provides trusted advice to help people to understand the significant range of support that is available.

We are acutely aware of the growing impact on low-income households of debts to the public sector, which Elena Whitham mentioned. Local authorities have powers to write off arrears, and we continue to encourage them to share good practice on debt assistance and collection and to show empathy and dignity when they are working with people who are struggling with debts.

The UK Government holds many of the levers that would lift households out of poverty, and I remain deeply concerned about its long-standing approach to social security. Although we are using all of the powers that are available to us to support households where we can, including uprating our benefits, the social impacts of real-terms cuts to UK Government benefits are significant, and more people on a low income are being driven into poverty or deeper into poverty. I urge the UK Government to reflect on that when it comes to its budget statement.

We cannot have further austerity inflicted by the UK Government. As the First Minister told the Prime Minister last week, the UK Government holds the levers over energy, tax and the bulk of benefits, along with business support and regulation that could help to address the crisis and support households, public bodies and business in the future. We have called on the UK Government to provide an inflationary uplift to the 2022-23 budget to enable the Scottish Government to take further steps to support people with the cost of living crisis, provide fair public sector pay uplifts and support public services, given the fiscal constraints on devolution.

I once again thank the committee for its comprehensive report and for bringing the debate to the chamber to allow us to shine a light on all those issues.

15:32

**Miles Briggs (Lothian) (Con):** I thank all those who contributed to the Social Justice and Social Security Committee's inquiry, and I thank

organisations for the helpful briefings that they have provided to members ahead of the debate.

It is vital that we understand the challenges that are faced by people on low incomes and the debt problems that that drives, in particular in the context of the global cost of living crisis, which is placing more and more people further into debt, with the accompanying misery that that produces.

Prior to the outbreak of the Covid-19 pandemic, it was estimated that 600,000 people in Scotland were in debt. The real problem is that the pandemic has not only exacerbated money problems for people in Scotland, but is now driving them. Across the UK, the cost of living has been increasing since 2021. In September this year, inflation rose to a 40-year high of 10.1 per cent. Naturally, it is those in low-income households who are worst affected by that increase in inflation. High food and energy prices are among the consequences of high demand from consumers, supply chain issues and—most importantly, as we need to recognise—the fallout from the war in Ukraine.

Those who are living on low incomes are more likely to be in debt. Around half of low-income and middle-income households have at least one debt; in comparison, the figure is less than two in five for higher-income households. One of the key messages that came out of the inquiry from those with lived experience concerned the vital role that advice services have to play and the role that early intervention can and must play. The role of local authorities in supporting and providing such advice to individuals and families on low incomes is important.

Cutting council budgets and services harms the poorest in our society. Sometimes the Parliament does not recognise that enough. COSLA has already warned that further cuts to council budgets and services will mean the removal of services for the most vulnerable in our society.

**Shona Robison:** Does not the funding of all our public services—whether they are local government or national health service services—really depend on the decisions that are made for the forthcoming financial statement? If what are believed to be deep public sector cuts come from Miles Briggs's Government, is that not the biggest threat to public services, whether they are local government services or services anywhere else?

**The Deputy Presiding Officer:** I can give Miles Briggs time back.

**Miles Briggs:** Thank you.

We have to look at the history and the fact that the Scottish Government has the highest budget in the history of devolution, but it decided to cut council budgets. That shows where the Scottish

Government's priorities have been and the consequences that those have.

People who are likely to experience poverty and debt are among the most marginalised in our communities. People with disabilities are most likely to face the highest excess costs in the UK. One in five disabled people and one in four families with disabled children face extra costs, which are now estimated to be more than £1,000 a month.

Other groups, including women, young parents and people who live in rural areas, were also highlighted to the committee. More needs to be done to ensure that those groups are provided with equal opportunities in order to stop them being disproportionately affected by debt.

**Elena Whitham:** Will the member take an intervention?

**Miles Briggs:** If there is time in hand.

**The Deputy Presiding Officer:** You have time in hand.

**Elena Whitham:** Miles Briggs mentioned young parents. Does he agree that the UK Government's Department for Work and Pensions policy on how young parents under 25 are treated in respect of their welfare provision exacerbates the poverty that those young parents face?

**Miles Briggs:** I agree with Elena Whitham on that and, as I have said in committee, I hope that the UK Government can look at the issue. We have heard evidence that that needs to change. I am happy to accept that.

People with lived experience have provided the committee with a lot of key thinking on issues that we need to take forward. There is a lot that the Scottish Parliament and councils need to do to change, and I want to focus on our role.

It is important and incredibly concerning that Scottish National Party and Green ministers have now targeted employability schemes for some of the largest budget cuts without any information about the impact of that or, indeed, without providing any assurances on what the schemes will look like and whether they will be restarted. We need to ensure that ministers monitor and consider the unintended consequences of that.

SNP and Green ministers have highlighted digital exclusion in the past. That was also highlighted by Siobhian Brown, from her committee's work. We have not seen enough on that for people who live in poverty in rural communities, in which advice services are not necessarily local. Access to those services and to the online services that are provided by many charities across the country needs to be improved.

That is something that has not been touched on yet, and we need to see action on it.

Ultimately, we need to see action from every level of government. Our local councils need to be properly resourced to be able to play their role, and both Governments need to work together to deliver on the targets that we all signed up to.

Parliament has previously debated the need for more to be done to tackle child poverty in Scotland. The Audit Scotland report in September pointed to the need for the Scottish Government to take a better strategic planning approach. Audit Scotland concluded that SNP ministers need to focus on a more long-term strategy to prevent children from falling into poverty. All of us agree that it is not acceptable in 21st century Scotland to see such numbers of children living in poverty, but how we work together across the Parliament to deliver on that is important.

I make no apology for highlighting that the number of children who still live in temporary accommodation is increasing, especially in the capital. The Scottish Government is simply not doing enough to provide resources to councils to help to prevent that or to rethink policy around that area. I have asked the cabinet secretary to act on that previously. We have seen the situation getting worse, not better.

The committee heard that an area in which the greatest difference can be made is access to free school meals. The cabinet secretary touched on that earlier. We are not seeing the agreed progress on delivering that policy. There were clear commitments in the programme for government that are now not being met. I hope that, if anything comes out of this debate, it is the need for leadership from the Scottish Government on that issue and for delivery of that promise. If the Scottish ministers and local authorities respond to the issue in the same way as they did during the pandemic, for example, the policy could be delivered without further delay.

Scottish Conservatives support the delivery of free school meals. We believe that all primary school and special school children should be given free breakfast and lunch. We also support continued provision for eligible children during the school holidays. We have seen the evidence that that is a crucial way of preventing people on low incomes from dropping under the poverty line and of ensuring that children from the most deprived backgrounds are cared for and receive access to nutritious food. We have all signed up to that but we need a focus on delivering it. I had hoped that we would have seen that before the winter.

I call on the cabinet secretary to make that happen. She could chair a free school meals delivery group with COSLA to drive delivery of the

policy before Christmas. I hope that she will take that on board and consider it.

Yesterday, I visited Fedcap Scotland in Livingston to learn more about the employability support schemes that it provides. I was hugely impressed by the work that it is doing and the support that it provides, which genuinely takes a person-centred approach. We often talk about that, but what does it mean? For many of the people who are furthest away from the employment market, their mental wellbeing also needs to be considered, so I was impressed with what Fedcap is doing. I do not have time to expand on the point in this debate, but we also need to consider generational unemployment in Scotland and what additional support can be given to families.

If we aspire to be a just, fair Scotland, we must afford all our citizens fair and equal opportunities. The Covid-19 pandemic and the war in Ukraine are two of the chief reasons why we are now witnessing global cost of living increases and seeing more people in Scotland and across the UK fall into debt problems and face significant living costs. We want the Scottish Government, Westminster and local authorities to work together to take on that unprecedented crisis and try to provide solutions for all our people.

I hope that local authorities and, importantly, the Scottish Government can implement the report's actions and recommendations. There is a lot of good work in the report, and I look forward to ensuring that the committee continues to pursue it.

**The Deputy Presiding Officer:** I note that a number of members have been coming in and out of the chamber. I remind members that those who are participating in the debate should remain in the chamber for all the opening and closing speeches.

15:42

**Pam Duncan-Glancy (Glasgow) (Lab):** I put on record my thanks to the many organisations and people who gave evidence to the Social Justice and Social Security Committee as part of our inquiry and those who took the time to respond to the committee's call for written views.

Hearing from representatives from local authorities, third sector organisations, tenants associations and advice services was an eye-opening experience. Charities such as Shelter Scotland, Aberlour, the Child Poverty Action Group and One Parent Families Scotland all gave evidence. That highlighted the breadth of the issue and the fact that people from all demographics and backgrounds are feeling the bite. I am sure that my committee colleagues agree that it was a stark reality check.

People were struggling before the cost of living crisis. Citizens advice bureau requests for advice on debt almost doubled from 4 per cent of total requests in May 2021 to 8 per cent in May 2022. That was before the cost of bills began to skyrocket. Now, households across Scotland face prices rising at their fastest rate for 30 years. Not being able to keep up with bills can be the trigger for a downward spiral into severe problem debt. Without significant and urgent action from the UK and Scottish Governments, bills will continue to rise and more people will be forced to take on debt just to cover their essential costs, including many who had never contemplated income insecurity before.

The people on the margins, who were just about scraping by before, are now finding that they have no space left to move. They have no financial resilience and they have no buffer to protect them against rising bills or the rising tide of poverty. Failure to act now and prevent more people from falling into debt is not only unacceptable but bad economics. We know that debt causes financial insecurity, homelessness and mental health issues, which all require state resources and intervention. To put it simply, by allowing people to fall into problem debt, the Governments are costing their future selves more money.

One money adviser told us that his advice web chat was the busiest after 10 pm. People are lying awake in the early hours of the morning, searching for help, unable to sleep because they are so worried about being unable to make ends meet. They are desperate for solutions.

In many cases, people are reaching out before they are in debt. They can feel that they are being squeezed and pushed to the edge, and they are desperately seeking a way to budget better and to cut where they can. However, the reality for too many people is that the choice is about which essential bill not to pay, because there is nothing left to cut that they have not already sacrificed.

Money advisers report that they have run out of options. They are struggling to help people to budget when outgoings such as rent, council tax, heating and electricity eat up people's entire income streams, leaving nothing left to pay for food or essentials or to pay off debt, including credit card bills and bank loans.

One witness told the committee that

"there is no resilience. There is no disposable income anywhere. We are now relying on charities to help such people out ... I do not know how sustainable that will be for those charities.—[*Official Report, Social Justice and Social Security Committee*, 28 April 2022; c 3.]

As always, the third sector is stepping up in the absence of proper Government action. The demand on it is increasing, yet the SNP

Government cut the overall funding to the sector by more than £1 million in its previous budget. I sincerely hope that it will choose not to repeat that mistake this year.

Money advice services are also being pushed to breaking point. They have made it clear that, the more the problem grows, the harder they are finding it to prioritise those they support.

Not that long ago, I visited a citizens advice bureau in Cambuslang that supports my constituents. I could not believe the amount of work that the bureau is having to do. The staff were rushed off their feet. I take the opportunity to thank Sharon Hampson and her team at the bureau, as well as bureau staff across the country, for their work.

Referrals to such services are increasing, yet there has been no increase in the number of staff who are available to deal with that rise. Scottish Labour has called for more funding to be directed to those services. They are the last line of defence for many people and we cannot leave them under-equipped.

It is time that the Scottish Government ensured that the tools are available to allow such services to deal with rising demand and demand in the long term. It cannot allow staff to burn out.

The Scottish Government has powers to alleviate the suffering of soaring numbers of people in debt and the stress on an under-resourced sector. It has a responsibility to do more to protect people, and the committee's findings show that it has powers to act in a number of areas that would address the effects in Scotland.

In September 2019, the Minister for Business, Fair Work and Skills pledged to take forward a wide-ranging review of Scotland's debt solutions. Almost three years later, following serious shocks to personal finances, the Government has not yet published its findings.

The Scottish Government also promised that a review of the Scottish welfare fund would commence in the first year of this session of Parliament, but we are still waiting. It must expedite that, given the current crisis.

**The Minister for Public Finance, Planning and Community Wealth (Tom Arthur):** As the member will be aware, the review of statutory debt solutions will be carried out in three phases. The first phase was an initial response to the crisis that we faced during the pandemic, when recommendations were implemented. We also took forward further recommendations as part of the coronavirus recovery legislation. In this second phase, we are considering further action on statutory debt solutions and I am meeting

stakeholders to discuss that later this week. I will set out the third phase in due course. That will entail a longer, wider and comprehensive look at our statutory debt solutions landscape.

I assure the member that we are taking forward actions from the review process, with work already having been implemented during the pandemic.

**Pam Duncan-Glancy:** I acknowledge the work of the review group so far. However, as the minister acknowledged in his intervention, the detail of phase 3 has not yet been set out and we still do not know when that work will continue. Families are facing crisis today.

In expediting the review of the Scottish welfare fund, the Government should consider mechanisms to speed up the turnaround times for crisis applications, to allow for quicker decision making. That currently takes around 48 hours, which is a long time for anyone who is cold and hungry.

Scottish Labour has repeatedly called for more money to be directed towards the Scottish welfare fund. The committee heard that the money available is being spent really quickly. As more and more people turn to crisis grants, there is simply not enough to go round. Those solutions are just sticking plasters. The Scottish welfare fund is meant to be an emergency lever, not the long-term answer to financial difficulty.

The money advisers to whom we spoke were clear that people are using the fund to cover the absolute basics. We can see that in the fact that more than a third of applications are refused because they are repeat applications. If things continue as they are, people will not be able to hold out for much longer. The Government must take further action with the future in mind.

One thing that the Government could do is review the law around the amount of money that sheriff officers are able to arrest from a person's account. As of today, the minimum protected balance stands at £1,000, regardless of the source of income, which means that people even lose money that they receive specifically for childcare or housing costs via universal credit. The Joseph Rowntree Foundation estimates that a single person needs the equivalent of £1,768.53 in take-home pay per month for a decent standard of living. Current rules mean that people who have their money arrested could be left with just over half that amount. That is before we even consider family circumstances or the potential additional costs of being a disabled person or having caring responsibilities, so it is no wonder that people find themselves in perpetual crisis.

The Government must consider making money advice a mandatory service, and it must also give the protection of long-term funding. Not doing so

means that an alarming number of staff are short-term funded, project funded or funded to deal with specific challenges, which limits the number of people who are available to deal with the wider context and prevents forward planning, because services are unable to be sure about future staffing levels.

Scottish Labour is a strong advocate of the breathing space policy, which allows people who face a mental health crisis to have some time free of being chased by creditors. We are disappointed that the Government did not acknowledge that in its response to the committee's report. I strongly urge it to reconsider and, in doing so, note the impact on mental health services and the NHS of not acting.

The report that we are discussing, of which I am proud, went further in its recommendations, and I am sure that my colleagues will speak about them. Scottish Labour is proud to give the recommendations our support. However, we note that the Government has suggested that it is working towards many of them, so we are looking for a quick update from the Government on all those areas.

One such area relates to school meal debt, which we have heard about already. I am proud that, in the absence of Government leadership, Scottish Labour-led South Lanarkshire Council has pushed ahead to wipe off that debt.

**The Deputy Presiding Officer:** You need to wind up now, Ms Duncan-Glancy.

**Pam Duncan-Glancy:** The Government must go further in encouraging more local authorities to follow suit.

People cannot wait any longer. What more will it take for the Government to realise the gravity of the situation? Too many people cannot afford to pay their bills or put food on the table. They cannot afford to wait any longer.

**The Deputy Presiding Officer:** We move to the open debate.

15:51

**Emma Roddick (Highlands and Islands) (SNP):** Although it feels like just moments ago, it has been four months—and almost as many Prime Ministers—since the Social Justice and Social Security Committee published its report. Even as we carried out the inquiry, events were overtaking us, and witnesses were having to react to news so much that I am sure that, if I were to ask CPAG and Crisis today the same questions that I asked them during the inquiry, they would have a lot more to add.

The cost of living crisis has undoubtedly deepened recently, and the attack from UK Tories on the economy and people on low incomes has made worse a situation that called for action long ago. Instead of taking that action, the UK Government has ignored the situation, tanked the economy, put interest and mortgage rates out of control and failed to act on skyrocketing fuel costs, with bills more than doubling. Instead, it has simply lined the pockets of energy companies.

This is what we are talking about: people who are trying to afford a roof over their heads, food and warmth. Last week, one constituent summed it up for me when she said:

“it’s not even the cost of living—this isn’t living. It’s the cost of surviving.”

Before I get into the issues that the report raises, I want to reflect on the committee’s work overall. It is incredibly meaningful to me to work on the committee in the Parliament that scrutinises policy aimed at tackling the worst things that I have been through personally. Having that lived experience, I know how important it is that we inform policy through lived experience. It is right that, as a committee, we have focused so much on that by hearing from individuals as well as from organisations that help or represent them. It is often difficult to listen to that evidence, particularly the evidence from our experts by experience, some of whom were still living through a very difficult period in their lives when they spoke to us. When we ask people to tell strangers about what they have suffered, often with associated trauma, in the hope that it might change things, it is incredibly important that we take action off the back of that.

In social security perhaps more than in any other Government portfolio, it is clear that to go further—as the SNP Government, I and most other members would like to do—we have to break free of the UK and its Tory Government’s string of harsh and punitive welfare policies. We heard consistently and clearly from witnesses throughout the inquiry how much of an impact harmful UK Tory policies, such as the two-child limit, the cut to universal credit and the under-25 penalty—the list could go on—had on pushing them into poverty and keeping them there. The impact is huge.

When we announced that we were doubling the Scottish child payment, that news came at the same time as the announcement that the Tories were slashing universal credit—the largest overnight cut to welfare since world war 2. Therefore, we are fighting against the tide in this Parliament, and every policy that the Scottish Government introduces to help people seems to be matched, or even outdone, by the Tories going the other way and ripping money out of the hands

of those who need it. I say that not just to have a pop at the Tory UK Government, although I am happy to do so.

**Miles Briggs:** The member is making a very negative speech. Does she welcome the fact that, between 23 and 30 November, people on tax credits will receive a cost of living payment of £324? Does the member support anything that the UK Government is doing to support people?

**Emma Roddick:** I genuinely struggle to respond to a comment that it is wrong to be negative about such a negative situation. We are discussing the situation that my constituents find themselves in because of UK Government policies. They are going through a negative experience. I absolutely welcome changes to the UK Government’s decisions but, because of those changes, we cannot know from one month to the next what our overall budget will be. Given that we cannot borrow or overspend, that is a ridiculous state of affairs.

I outline those issues because I genuinely think that many people do not realise just how many levers there are to which we do not have access. With the Tories down south becoming increasingly litigious around the Scottish Parliament taking decisions that they see as outwith our remit, our limited powers are an important bit of context in the debate. We are beholden to a right-wing Government that decides on the high-level social security system design and, what is worse, our budget. The Joseph Rowntree Foundation has estimated that 1.5 million people have been plunged into poverty since the Tories took office. That is outrageous, and it shows that the cost of living crisis that we are tasked with tackling is Conservative made.

Over the past year, constituents have asked me how a Government could make such huge mistakes, and I am scared that the answer is that they are not mistakes. My experience of claiming universal credit and personal independence payment suggests that sanctions and punishment for being poor are exactly what the system intends.

I am proud of the work that is being done in the cabinet secretary’s portfolio in this session of Parliament. The work on equalities, preventing homelessness, increasing tenants’ rights and tackling poverty is astounding, and that is before we even get to the monumental changes that are being introduced by Social Security Scotland on adult disability payment. That payment is a world away from what I am used to dealing with through the DWP. If anything proves that we can do better here, it is that.

The Tories can pretend that the SNP is hiding behind the issue of reserved powers, but anyone

who thinks about the issue for 10 seconds or looks into it, however briefly, can tell that that is all it is—pretence.

**The Deputy Presiding Officer:** I call Maurice Golden, to be followed by Paul McLennan. You have around five minutes, Mr Golden.

15:57

**Maurice Golden (North East Scotland) (Con):** The speaking line-up is perhaps a case of a rose between two thorns, Presiding Officer.

I thank the committee and the clerks for the report. Before the pandemic, more than 600,000 Scots were estimated to be overindebted. Citizens Advice Scotland suggests that, as the pandemic raged, 60,000 people either saw their debts get worse or were plunged into debt for the first time. The problem is likely to get worse. Putin's invasion of Ukraine has resulted in energy prices skyrocketing and households, especially the most vulnerable, struggling with ballooning bills. Those households are the ones that are most likely to face poverty and struggle with debt.

The committee report points out that disabled people face higher costs—one in five individuals, along with one in four families with a disabled child, contend with extra costs of more than £1,000 per month.

**Pam Duncan-Glancy:** What is the member's view on the rumours that the UK Government is considering means testing the essential benefits for disabled people?

**Maurice Golden:** I do not comment on rumours. That is a matter for the UK Government, and I would hope that the member can raise it through the appropriate channel, which is about 500 miles south.

I also want to raise the impact of digital exclusion. As a representative of rural communities, I know how difficult it can be for people to access online resources. As the committee report highlights, those who are digitally excluded might take longer to seek help with money problems, and that delay can make the problems worse. With so many people dealing with debt, it is no surprise that advice services are under enormous pressure. The committee heard how they are "stretched to breaking point".

The crisis that families face is bigger than any one political party, so we need Scotland's two Governments to work together to help those who are most in need. I note that the committee report recommends that the UK and Scottish Governments should continue to look at ways to tackle inflation, rising energy prices and the cost of living crisis. Both Governments have already taken action.

**Siobhian Brown:** What impact are policies such as the two-child cap, the benefit cap, the five-week wait and the lower universal credit payments for parents under 25 having on people who face challenges with debt?

**Maurice Golden:** Well, the UK Government's energy bill cap has helped. It announced a £37 billion package to help families with the cost of living crisis, and that needs to be focused on.

Balanced against that, the Scottish Government failed to eradicate fuel poverty in 2016, as it had promised to do. The SNP's policy is to increase customers' electricity bills through heightened transmission charges in order to subsidise predominantly big business. That is the reality, and that is the problem that SNP and Green members have in this Parliament. They are not willing to stand up for their constituents and take the Scottish Government, which is failing Scottish families, to task.

However, I welcome the fact that the Scottish Government has committed £12.5 million to support debt income maximisation services. I hope that it takes note of the warnings in the report about the severe strain that money services are under, and of the committee's recommendation that specific funding be provided for services that support people who are suffering mental health issues.

The committee also recommends that the Scottish Government and COSLA look into writing off school meals debt. My position, and that of my party, is that parents should not be in danger of running up school meals debt in the first place, so let us make school meals free for all children in primary and special schools. If a cost of living crisis is not the right time to do it, when is?

To go back to my earlier comments on digital exclusion, I note that the committee urges the SNP Government to support access to the internet through public spaces such as libraries. That is not a luxury. Digital access is needed to apply for benefits and other Government services, but it is increasingly hard for councils to support such services after years of underfunding by the SNP Government.

Just yesterday, the front page of *The Courier* warned about a £51 million black hole in the Angus Council budget. Across Scotland, local authorities have little option but to cut services and raise council tax—a combination that serves only to pile more pressure on people who are already struggling.

What we really need is a long-term solution that both helps people who are trapped on low incomes and prevents people from falling into debt in order to meet basic needs. That solution is ensuring full employment in high-quality, well-paid

jobs. My party has already offered ideas on that, including rapid retraining courses, especially in the digital sector, and job security councils to provide meaningful opportunities.

The challenges that I and others are outlining today are tough, but not impossible, to tackle. We need both Governments to work together.

**The Deputy Presiding Officer:** We have now exhausted most of the time that we had in hand, so interventions will probably have to be accommodated within members' speaking allocations.

16:03

**Paul McLennan (East Lothian) (SNP):** I am grateful for the opportunity to speak in the debate. I am a member of the Social Justice and Social Security Committee, and hearing evidence from many groups and individuals was at times a heartbreaking experience.

The committee looked at the challenges related to low income and debt in Scotland. That was to help the committee to develop its priorities for work throughout the session, and I think that we have already picked up some of those points and will develop them during the session.

The main issues that were raised were social stigma around problem debt; digital exclusion in accessing support services; signposting to free debt advice, which we have heard about; the links between problem debt and health, which Gillian Martin talked about; the high cost of childcare; and issues with statutory debt solutions.

Of course, the issue of low income and debt has worsened since we held the inquiry. Food inflation is now approximately 15 per cent, with the price of some basics increasing by up to 25 per cent. The UK inflation rate is the highest in the G7, and mortgage interest rates have rocketed, with two-year fixed-rate mortgages now at more than 6 per cent. Energy costs have increased massively, with the UK Government backtracking on its support package. The UK already has the worst poverty and inequality levels in north-west Europe.

The impact of Brexit on the cost of living crisis cannot go unnoticed. Soaring prices and labour shortages are consequences of a decision that we in Scotland did not make. Only this morning, *The Herald* reported that exports have dropped by 13 per cent since Brexit. Last week, I offered Labour MSPs the opportunity to stand up and advise me of any benefits to Scotland of Brexit; I now offer that opportunity to Tory MSPs. There we go—nothing. There is no doubt that Brexit is making people in Scotland poorer.

We can all have political discussions, but I want to focus on quotes from witnesses at our evidence

sessions. Peter Kelly from the Poverty Alliance said:

“we need to remember that the cost of living crisis comes on top of budgets already being stretched for people on low incomes during the pandemic, which comes on the back of the fact that benefit levels were unfrozen only at the start of the pandemic. We need to remember that the context in which we go into the inquiry is one in which people already face significant challenges. We must bear that in mind when we think about solutions.”—[*Official Report, Social Justice and Social Security Committee*, 12 May 2022; c 5.]

Miles Briggs talked about the impact of inflation. The UK Government must increase benefit rates in line with inflation next year; that has not been guaranteed by the new Prime Minister, but it must be guaranteed and delivered.

On the two-child limit and food banks, Kirsty McKechnie from the Child Poverty Action Group said:

“All families are being affected at the moment. However, evidence from the Trussell Trust shows that, because more families are being affected by the two-child limit on benefits, an increasing number of families with younger children are using food banks, which is impacting on the early years of a child's life.”

There have been surveys that have said that 35 per cent of people under 25—people with young families—might not have sufficient funds to heat their homes this year.

Kirsty McKechnie went on to say:

“We think that there might be a direct correlation between food bank use and the two-child limit.”

On universal credit and rent arrears, Betty Stone of the Edinburgh Tenants Federation said:

“The worst thing that was ever done was the introduction of universal credit and handing the money to people in their hands. I have found that rent arrears have gone through the roof since universal credit was introduced.”—[*Official Report, Social Justice and Social Security Committee*, 19 May 2022; c 4, 18.]

The support that is provided in Scotland is unique and unmatched across the UK. The Scottish child payment is unique to Scotland, and is the most ambitious child poverty reduction measure in the UK. From 14 November, the five family payments, including the SCP, could be worth more than £10,000 by the time a first child turns six and £9,700 for subsequent children. That is an incredible help from the Scottish Government.

In March, the Scottish Government uprated eight other Scottish benefits by 6 per cent, which was about double the 3.1 per cent consumer prices index rate by which most UK Government benefits were increased at the same time. In line with Scottish Fiscal Commission forecasts, the Scottish Government is set to invest £4.2 billion in benefits expenditure in 2022-23, providing support to more than 1 million people. That is money that

will go directly to the people who need it most and which will support people to live independent lives. The Scottish Government's second benefit take-up strategy, which was published in October 2021, sets out how the Government is working to ensure that people can access the support that they are entitled to.

Fiscal flexibility is essential in a demand-led directorate such as social security. At the moment, the Scottish Government is dealing with an inflationary impact that is reducing the Scottish budget by £1.7 billion. We have a fixed budget, coupled with extremely limited borrowing powers. We need a realistic fiscal framework to be renegotiated; right now, within the devolved set-up, the UK Government could allow the Scottish Government to have realistic borrowing powers with agreed criteria. However, Scottish Labour would not support that; we are in the ridiculous position that Labour would vote against giving this Parliament more powers to deal with the issue.

The Scottish Government is supporting the most vulnerable people through the powers that it has. It could do much more if Scotland was an independent country.

16:08

**Martin Whitfield (South Scotland) (Lab):** It is a great pleasure to speak in the debate. I extend my thanks and compliments to the committee and, in particular, to the convener, for an excellent report that covers so much that affects every one of our constituents day in and day out.

In the short time that I have in which to speak, I will concentrate on one aspect of the report: namely, paragraphs 165 to 174, which deal with school meals debt. I thank Aberlour for its evidence to the committee, and I thank the committee for the weight that it has attached to this important matter. I will concentrate on this small aspect not because the other matters in the report lack importance, but because cancelling the debt would be a significant and simple step to take to alleviate the pressures on our families and their children—a significant number of whom are fully aware of the problem that their eating at school causes their family.

I welcome the recommendation in paragraph 172, which is

“that the Scottish Government works with COSLA and local authorities to write-off individual school meal debt to allow families a clean slate as they move into the new school year and”—

for those moving into high school—possibly a “completely new school setting.” That debt should not follow them.

I also echo the committee's call in paragraph 173:

“We urge the Scottish Government to implement its free school meal expansion as soon as possible.”

That echoes Scottish Labour's call for the Scottish Government to stop passing the buck—to provide funding for all local authorities to write off existing debt relating to provision of school meals, and to deliver on its manifesto commitment to roll out free school meals to all ages in Scotland's primary schools. That supports the convener's remarks in her opening speech, which I welcomed.

I call for that on the basis of the evidence that Aberlour submitted to the committee. I believe that it is right to put in the *Official Report* some of the facts that Aberlour found. There is concern about the level of school meals debt in schools across Scotland. The level indicates that many families with children who are not eligible for free school meals are struggling to afford to feed them. There is an inconsistent approach across Scotland as to how individual local authorities respond to school meals debt and how they help and support families in such circumstances, who might be experiencing financial hardship.

Fewer families are eligible for free school meals than were eligible 20 years ago, as a result of the income thresholds for eligibility having failed to keep pace with inflation. There is real concern about hidden school hunger, particularly among secondary school pupils, who do not receive the free school meals that are so often trumpeted—rightly so—and are provided for children in primaries 1 to 5, but not P6 and P7.

It appears that free school meals eligibility does not benefit enough low-income families. The income threshold for eligibility for free school meals, along with other benefits, for families who are in receipt of child tax credit, is currently £17,005, or £7,920 for those who are in receipt of child tax credit and working tax credits. When those thresholds were introduced, back in 2002, they were £13,230 and £5,060 respectively. Those income thresholds have changed very little in monetary terms in the past 20 years; they have failed to keep pace with inflation during that time. It is therefore clear that eligibility for free school meals, particularly at secondary school, has not kept up with inflation.

How often have we heard—rightly—the call for the Scottish Government's budget to be increased because of inflation? Here is an opportunity for the Scottish Government to show that it believes what it says, by increasing the eligibility amounts by, at the very least, the rate of inflation. It could also open up the opportunity to have free school meals to young people in our high schools. I ask the minister this: will the Scottish Government

increase the eligibility amount for free school meals in line with the historic rate of inflation, to ensure that more children from low-income working families receive that entitlement and to reduce the likelihood of hunger in our secondary schools.

I have spoken about my final topic in the chamber many times and will continue to do so. Article 27 of the United Nations Convention on the Rights of the Child provides for an adequate standard of living and states that

“parties recognize the right of every child to a standard of living adequate for the child’s physical, mental, spiritual, moral and social development.”

That includes the right to food. When will the Government bring the UNCRC back to the chamber, so that our young people can recognise the rights that the Scottish Government and Scottish people want to give them and—this is possibly more important—so that we can enforce those rights?

16:13

**Maggie Chapman (North East Scotland) (Green):** Presiding Officer,

“Britain and the United States are poor societies with some very rich people.”

Those are not my words but a headline from that well-known radical left-wing broadsheet *The Financial Times*. That is the reality that we are living in. There are communities where most people are, to a greater or lesser extent, struggling. They struggle to eat enough of what they need to stay healthy, to stay warm and to give their children what they need to get through the school day. They struggle to sleep without experiencing that terrible jolting thump of the heart as they wake and remember the looming bills.

For the poorest people, it is even worse. Last year, the lowest-earning 5 per cent of households in Britain were 20 per cent worse off not only than their counterparts in Norway, Germany and Switzerland, but than those in Slovenia.

Those households—families, couples and single people—are not doing anything wrong. On the contrary, most of them are doing exactly what they have been told to do. They are doing what they have been told will be their route out of poverty and their pathway to the sunny uplands of prosperity and peace of mind. They are working.

However, as the committee’s report so vividly shows us, that work and the social security to which our citizens are rightly and fully entitled are just not enough to keep our neighbours, our constituents and our friends out of the chilling chasm of debt. That debt is not incurred frivolously through expenditure on the luxuries that the rich

take for granted; it is incurred through spending on food, rent, council tax and school meals.

The committee has made wise and sensitive recommendations about changes to processes, attitudes, resources and regulation, but wider reforms are needed—reforms to work, social security and taxation, along with consideration of the fundamental question of what our economy is for.

We need decent pay for everyone. We need not a situation in which people can just about manage if they take three jobs and never see their children, but pay that means that families can thrive, that they can pay their bills and still have a little left over, and that they can enjoy the short years of childhood instead of merely enduring them. That means having a genuine living wage, so I am proud that we are making good progress on that here, in Scotland.

We need decent conditions and work that brings security, respect, fulfilment, equal opportunities and an effective voice for workers. That is what the fair work agenda means. Sooner rather than later, all work in Scotland must become fair work.

We need wealth distribution. Yes: that means taxing the rich. That might make some of us nervous, but our constituents are way ahead of us. The Scottish social attitudes survey that was published yesterday shows that 68 per cent agree that Government should redistribute income

“from the better-off to those who are less well-off”.

More than half of that 68 per cent agree strongly, while only 4 per cent of those surveyed strongly disagree. The Westminster Government—whatever its iteration is today—likes to talk about having a mandate: that 68 per cent sounds like a very clear mandate to me.

Inequality is not just bad for the poor, it is bad for everyone. It is bad for individuals’ health and wellbeing, for communities, for educational outcomes and for economic success. During the fleeting fiasco of the Tory plan to scrap the 45 per cent tax band, even City of London traders were not dancing on their desks; rather, they were warning how pointless it is to be privately rich and publicly poor.

We need social security that is dignified, respectful, humane and sensitive in terms of both its levels of payment and its processes. We have endured years of toxic rhetoric from Westminster and the media, deliberately inadequate systems and consciously cruel implementation. All of that has literally cost lives. I am thankful that we Scottish Greens have successfully argued for mitigation in Scotland of some of that bitter cruelty, including the bedroom tax, the benefits cap and the obscenity that is the rape clause. However,

there is much more to do. I and, I know, others are determined to do it.

One thing that we really need to progress faster is implementation of a universal basic income, which the Greens have long supported. That measure would place dignity at the heart of our economy. One's worth should never be measured by one's ability to contribute only economically. Our worth as humans goes far beyond being cogs in a labour market machine. A universal basic income would also prevent people from being penalised by the clawback of money for late payment or non-payment of debts. The Scottish Government's work on a minimum income guarantee is very welcome, but we need to go further as soon as we can.

Finally, we need opportunities for people to build better and to co-create a shared future, as well as securing their own livelihoods now. A truly just transition to a future economy will be one that brings everyone along, with support for responsible small and larger businesses, with green jobs in the caring and creative sectors as well as in renewables sectors, and with employment that recognises that we are, first and foremost, human beings and not human resources. This is what our economy is for; it is to sustain us, as people, and the earth that we stand upon. If there are wealth creators, they are certainly not the billionaires. The wealth creators are the people whom we should support.

16:19

**Douglas Lumsden (North East Scotland)**  
**(Con):** I thank the Social Justice and Social Security Committee and its clerks for producing its important report. The Parliament is rightly spending a great deal of time on discussing the cost of living crisis and its impact on our most vulnerable communities, and I welcome today's focus on those with low incomes who are in danger of falling into debt.

We have many great organisations in Scotland that are working on the matter. In particular, I mention the work of Christians Against Poverty and its service to help people who are struggling with debt. Emma Jackson, its chief executive officer, provided concerning figures when she gave evidence to the committee. She told us:

"A third of our clients at CAP say that they regularly miss meals because they do not have enough income, while a quarter are reporting that they are skipping putting the heating on."

She went on to say:

"about 65 per cent of our clients say that they have had to borrow from family or friends to afford food or fuel".—  
*[Official Report, Social Justice and Social Security Committee, 12 May 2022; c 4.]*

The situation is forecast to get worse over the winter.

In last week's debate, I highlighted the work that the UK Government is doing to assist the most vulnerable in our communities with their heating costs and I talked about the measures to get more money into such people's pockets. I ran out of time in that debate, Presiding Officer, so I will not go over all those measures again; you will be glad to hear that I intend to finish on time.

The committee made many observations about promises of action that the Scottish Government has not yet fulfilled. We welcome the Government's commitment to a full and independent review of the Scottish welfare fund and ask for the review to be concluded and a report published as soon as possible. I understand that the review is under way and I ask the minister, when he sums up the debate, to clarify to the Parliament the review's timetable. When can we expect to see its report and recommendations? Will the recommendations be acted on in time to help people during the crisis over the winter? The committee has called for the review to be completed before the end of the year. Can the minister confirm that the report will be published this year?

The committee also called for the Convention of Scottish Local Authorities and the Scottish Government to work together to develop national standards for council tax collection. In her evidence to the committee, Emma Jackson made the same, important point. However, in its response to the committee, the Scottish Government again passed the buck, suggesting that it is not minded to legislate on a local government issue. The whole purpose of a national standard is that it is developed and agreed nationally, so that someone in Dumfries and Galloway who has council tax arrears has the same experience as someone in Aberdeenshire. It is not rocket science, and a national approach is long overdue.

The committee also recommended that the Government move ahead with free school meal expansion as soon as possible. The Government said in its response that it is committed to doing so within this parliamentary session but, again, there is no timetable; there are just empty promises from the SNP-Green devolved Government.

Let me turn to early intervention and prevention. Councils are on the front line of social care provision and are best placed to make early interventions, but the real-terms cut of £700 million since 2014 has affected councils' ability to provide services. Advisers and helpline staff who assist people in dealing with debt are cut to the bone, with phone lines often jammed and people unable to get through to someone who can help.

Audit Scotland has urged the Scottish Government to develop a long-term planning approach to address child poverty and has warned that policies are focused on lifting children out of poverty rather than on preventing it in the first place, which should surely be the single most important focus for any Government.

**Elena Whitham:** Does the member agree that the best and swiftest early intervention in that regard would be to provide a welfare state that addresses poverty at source as opposed to having to mitigate it?

**Douglas Lumsden:** The member misses the point completely. What we want is a society in which people do not rely on welfare but have the jobs and opportunities to progress. The best way to tackle poverty is by providing good education, getting people into well-paid employment and growing our economy. We want the Scottish Government to commit to develop schemes that provide employment for people. We want it to tackle the root cause of poverty and to focus on growing the economy, to provide the opportunity that our people deserve.

I again thank all the organisations that gave the committee such moving evidence about the people with whom they work and the stories that those people told. We face a difficult time. Many households are fearful of the future and are wondering how they will pay their bills and meet their financial commitments.

The Government should be doing all that it can to address those needs, but instead we get empty promises and diversion politics. The Government blames someone else while saying that there is nothing that it can do.

We believe that there is much more that the Scottish Government can do, including delivering on some of its promises of the past. We want to see a fair funding settlement for local authorities, so that they can deliver the help and services that are required in our communities. We want to see free school meals delivered, not only promised; debt services funded properly; economic growth and employment at the heart of Government policy—

**The Deputy Presiding Officer:** You need to wind up now, Mr Lumsden.

**Douglas Lumsden:** —and an increased focus from the Government on the day job. The people of Scotland deserve a Government that thinks about their needs rather than stokes division and grievance.

16:25

**Karen Adam (Banffshire and Buchan Coast) (SNP):** I thank the committee for its work.

There are no words that adequately convey the frustration that many of us feel at the moment. Many of us have been doing all that we can to try to mitigate the unfolding catastrophe.

The Scottish index of multiple deprivation identified that in one of the local authorities that cover my constituency, Aberdeenshire, nine data zones are among the 20 per cent most deprived in Scotland. All nine of those zones can be found in Fraserburgh and Peterhead, which are both in the Banffshire and Buchan Coast constituency, which I represent.

This year, I have held cost of living events and surgeries throughout the constituency to help people manage through the crisis. I invited Social Security Scotland, local authorities, Citizens Advice Scotland and food banks to work alongside me to provide urgent support. Those people came along to help in an utter crisis that has been caused by the UK Government's policies. Under the Tory UK Government, inflation has run out of control, mortgage rates are at their highest since the great financial crash and energy costs have doubled. That is the Tory legacy of being in government for 12 years.

**Douglas Lumsden:** The member mentioned fuel costs. Does she agree that the biggest factor in the rise in fuel costs is the war in Ukraine?

**Karen Adam:** It is the responsibility of the Government to provide stability to its citizens regardless of where the instability comes from. The Scottish Government provides stability while the UK Government is unstable.

As the cash squeeze continues, poverty worsens and financial struggle deepens, those with the least money are made to pay the highest cost to live. Low-income families cannot afford to bulk buy and create long-term savings on goods and are instead having to take out high-interest loans to pay for basic food items—and that is if they can even access credit. They do not have the fall-back of savings to dip into on a rainy day, because every day is a rainy day. The lack of judgment and of basic understanding from the UK Government, which should know better, is shocking.

Supermarket chains such as Morrisons are offering free hot food, such as potatoes and beans, for those who are struggling if they use the codewords and “ask for Henry”. After 315 years of the union and 43 years of neoliberal orthodoxy, folk in Peterhead and Fraserburgh have to use codewords at a supermarket chain to get a baked tattie with beans because they cannot afford food. The charitable impulse is decent but, my goodness, the necessity for it is repugnant.

**Douglas Lumsden:** Will the member take an intervention?

**Karen Adam:** No, the member has said enough.

There is no doubt that the cost of remaining in the UK has pushed people into poverty, destitution and hunger and that Scotland needs the opportunity to break free. The differences are stark between the devolved Scottish Government and the UK Government, which seeks to destroy the wellbeing of our nation. We seek to build an economy with the wellbeing of our citizens at its very core. Even under the limitations of devolution, the ambition and compassion of the Scottish Government have seen us introduce the many mitigations that my colleagues have mentioned.

Those are the measurements of a Government that values the wellbeing of its population. Many of the witnesses the committee heard from welcomed so many of those actions from the Scottish Government. In the recent Scottish social attitudes survey, 74 per cent of adults reported that they trusted the Scottish Government to run Scotland's affairs.

I have detailed some of the statistics and the steps taken to combat the damage that is being done. Behind each and every one of those statistics is a story of personal tragedy for individuals, families and children.

I conclude with a remark from a welfare officer who advises and supports people who are suffering from the unlevel playing field, who said:

"People talk about the ability to heat or eat. It is not an option any more. We are facing people that will suffer mentally and physically because they can no longer do either of those."

We have the option of a better future, though. Scotland is a nation rich with energy, a world-renowned food and agriculture sector, and a sustainable fishing industry. We will do so much better with the powers that come with independence.

16:30

**Michael Marra (North East Scotland) (Lab):** I thank colleagues in the Social Justice and Social Security Committee for the work that they undertook to produce the report. Reflecting on all the contributions that we have heard so far, I believe the debate could not be more timely. People across my home city of Dundee and throughout the north-east fear the winter and the huge debts that they know they will end up carrying. The cumulative evidence of the inquiry shows what an extraordinary weight that is on the backs of those who can least endure it. With interest rates rising even faster than expected due to the disaster of the Tory economic dogma of recent weeks and the grotesque incompetence

that the Tories have shown, debt will have an even greater impact on families.

The cost of living crisis means that those impacts will be felt even more broadly across the income brackets. As we know, debt is often the trigger for crises in families. We must do all that we can to lift the burden, the mental weight that comes with it and the impossible choices that ensue.

The picture of Scottish poverty is stark. We have an economy that does not work for many ordinary Scots. Two in three single parents in Scotland have little or no savings to fall back on; four in five parents with a baby report an impact on their mental health because they are worried about money; and nearly one in five households on low incomes in Scotland has gone hungry and cold this year, and that is before we enter the winter months.

With mortgage rates continuing to rise for thousands of people across the country, day after day, due to Tory mismanagement, it is clear from the report's contents that many more will continue to struggle as the financial pressure of the cost of living crisis increases. The Social Justice and Social Security Committee's report provides ideas to help to reverse that increase in poverty, which is why Scottish Labour supports the report's conclusions and recommendations.

With more people struggling to get by, those questions—not just in the report—must be answered, every day, by UK and Scottish Government ministers. What more can they do to help? What more will they do to address the fuel poverty that so many people are experiencing? The answer is not another policy review or consultation—we have got plenty of those—but immediate action. As the committee reported, we need immediate action, such as the Scottish Government making use of its devolved powers to the fullest possible extent. As we enter an incredibly hard winter, we need practical solutions for low income and debt that will help struggling families now.

Scottish Labour has presented a plan that, if implemented now, would make a positive difference immediately to people's lives. Our cost of living plan would wipe out school meals debt, provide funding for debt advice services and relieve people of some of their debt burdens. Those are real and practical measures that this Government could take. We know that the actions in our plan, such as wiping out the school meals debt, will benefit up to 11,000 families. However, Scottish Labour is not just suggesting those things; we are actually doing them. Labour minority-controlled East Renfrewshire has introduced a £4.4 million package to help to tackle the cost of living crisis, including direct support for

the most vulnerable this winter, support for those in communities facing isolation and loneliness, and support for the citizens advice bureau to allow increased provision of money advice and benefits assistance for residents. All of the things that Pam Duncan-Glancy and Martin Whitfield set out today have been put into action by Labour councillors.

That is just one council doing whatever it can to help; I know that councils across Scotland are eager to do more. If they were not staring down the barrel of devastating cuts, they would and could do more to help people who are struggling. This Government could provide funds for money advice centres that would allow them to plan for the long term rather than the short term. The precarious nature of one-year bits of grant funding here and there is incredibly difficult for organisations, and there has been no extra funding to help with the demand arising from the cost of living crisis, as there was during the pandemic. That limits the ability to increase capacity and help the greater numbers who we all know—we hear them daily—are seeking support and advice from their citizens advice service. At a time when more people than ever are turning to those types of organisations, it is absolutely essential that we fund them properly.

I urge the Scottish Government to move quickly and take up the recommendations in the report.

**The Deputy Presiding Officer (Annabelle Ewing):** I call Marie McNair, who will be the final speaker in the open debate. You have up to five minutes, Ms McNair.

16:34

**Marie McNair (Clydebank and Milngavie) (SNP):** I welcome the opportunity to speak on behalf of my constituents in the debate. This is an important debate at a time when many people are struggling to cope with the effects of the cost of living emergency.

The Westminster Government's crashing of the economy has made what is already a difficult and challenging time for many people much worse, with inflation out of control, mortgages spiralling and the cost of fuel making people choose between heating and eating. I am worried about the emerging situation of people having to borrow to pay for essentials. That is not borrowing to invest in the value of their properties or, for example, to buy a car to allow them to take up employment; it is borrowing to enable them to eat, heat, clothe themselves and pay rent.

Inside Housing recently reported that more than half of social housing residents have used credit to cover essential household costs. That is a vicious circle for many, and it is simply unsustainable. The Scottish Government is doing much within its

powers and budgets. The Scottish child payment is set at five times the amount that other political parties called for. The council tax reduction scheme is more generous than its equivalents in other parts of the UK. The mitigation of the bedroom tax, the benefit cap, the rent freeze, the moratorium on evictions, the £20 million fuel insecurity fund and millions more in discretionary housing payments help families to sustain their tenancies. At the heart of that approach is a new social security system that is founded on dignity, fairness and respect.

Contrast that with the Westminster system—from Governments of all political colours—that enshrined and promoted stigma, including the private sector medical assessments that caused so much misery and pain, and the sanctions regime that is used to horribly deny already inadequate subsistence levels. On the issue of debt, it is a system that has been devised to ensure that claimants need to get into debt to avoid going without. The five-week wait for universal credit does just that: it forces people to take an advance and then pay it back, meaning that they have less money in future months. CPAG's evidence to the committee on the real impact of that approach is heartbreaking and fully captures a Westminster benefits system that is, frankly, setting people up to fail. It cited the case of a young homeless woman. The DWP is deducting £63.30 per month from her benefit to recover an advance payment. There are two other deductions, of £8.95 and £8.96, which leaves her with just £56.02 per week to live on, which is senseless.

I am therefore not surprised to read a report from the University of Glasgow's Centre for Population Health that concludes that 20,000 excess deaths in Scotland are likely to have been caused by Westminster-imposed austerity. Yet we are still pleading with Westminster to uprate benefits in line with inflation. The Joseph Rowntree Foundation has pointed out that food prices have risen faster than at any point over the past three decades. It also asserts that only ever uprating benefits by the level of earnings will leave this UK Government responsible for the biggest permanent real-terms cut to the basic rate of benefit in a single year. At the very least, Westminster should uprate benefits by inflation and get support to people who are in the greatest need.

The burden of debt will hit people very soon, with the onset of the Christmas period, which I know that many of my constituents are approaching with dread. There is a great demand on family budgets at this time. I welcome the Scottish Government's doubling of the bridging payment, which will give some assistance.

However, it is appalling that the Westminster Christmas bonus is still set at £10. The Tories introduced such payments in 1972. Is it not astonishing that they are still set at £10 today? The Tories failed to uprate it in Government, and the Liberals and Labour did not rush to remedy the situation either. It is estimated that the Christmas bonus would be worth well in excess of £100 had it kept pace with inflation. During the cost of living emergency I call on the Tories, Labour and the Liberal Democrats to join with me in demanding that the bonus be uprated by the rate of inflation and recalculated to the value that would be necessary to compensate people for the failures of the past 50 years.

I will conclude with my usual mention of and tribute to the many food banks, support groups, advice agencies, housing associations and council services in my constituency. I am on their side, and I thank them for everything that they do.

**The Deputy Presiding Officer:** We now move to the closing speeches. I call Foysoyl Choudhury to wind up the debate on behalf of Scottish Labour.

16:39

**Foysoyl Choudhury (Lothian) (Lab):** I thank my fellow committee members and the clerks for their work in producing the report. We can all be proud of the report, even if the situation that it describes falls far short of ideal. As a member of the committee, I also thank the many organisations that gave evidence to us for their invaluable contributions. I agree with my colleague Pam Duncan-Glancy that it was an eye-opening experience.

The committee convener highlighted the section of the report relating to school meals debt. My colleague Martin Whitfield noted how little the threshold for free schools meals has changed in the past 20 years. I hope that the Scottish Government will look at the aspect of that that is under its control and make it part of any efforts to combat child poverty.

I agree with Paul McLennan that it is incredibly important, in relation to the issues discussed in the report, that the UK Government ensures that benefits are uprated with inflation. Maggie Chapman rightly noted the fundamental problems of low pay and in-work poverty and the need to address those.

I am grateful to Gillian Martin for highlighting the lack of data regarding people from ethnic minorities. That is a problem that we face all too often in the Scottish Parliament. My colleague Michael Marra noted the value of Scottish Labour's cost of living plan and how a Scottish

Labour-run council has been doing great work to take action on the cost of living.

A common theme that came up again and again in the committee and is represented in the report is that of false economy. We have systems in place to try to mitigate the effects of poverty and to try to ease people out of debt but, as Douglas Lumsden noted, the failure to provide and promote early intervention can lead to later, more costly interventions.

Evictions are an example of that. The committee heard that there is no moral or business case for threatening a tenant who is in arrears with eviction. The committee was told that the cost of evicting a single male with low support needs is in the region of £24,000. We begin to see a picture whereby every eviction is a failure. It is a failure of the system that should have been there to help and yet did not—it is a failure of the social safety net. That failure costs us even more in the long run.

Miles Briggs expressed his hope that UK Government policy on welfare could be looked at, given that the committee has heard that it perpetrates poverty in relation to young parents. I welcome that.

We see similar problems in the approach to debt—missed opportunities that cost more later. We cannot afford—monetarily or morally—to apply such false economies across our society. It is clear that we need interventions where they are most effective in people's lives. Such interventions often end up being more cost effective for the state, too.

I urge the Scottish Government to think very carefully about its policy response to the committee's report. We must be vigilant against a penny-pinching approach to early interventions.

Pam Duncan-Glancy highlighted the impact of funding cuts on the third sector organisations that are operating on the front lines of the crisis. The nature of that false economy—of trying to save money on early intervention services—can lead to catastrophic costs further down the line. Those costs can be greater both for the Government and for the real lives of the people behind the figures and case studies that we have heard about today.

I hope that the Scottish Government takes note not only of the scale of the challenges ahead, which the committee has highlighted, but of the strategic thinking that will be required to deal with them.

16:45

**Jeremy Balfour (Lothian) (Con):** I begin, like my colleagues, by thanking all those who aided the production of the committee's report: the

convener and my fellow committee members, the clerks and everyone who came to give evidence to the committee. A lot of work has gone into the report, and I hope that it can result in meaningful policy change for the better for those in Scotland who are struggling.

The convener helpfully set out the situation earlier when she said that we need Westminster, the Scottish Government and local government in Scotland to “work together”. However, I say gently to some SNP members that their speeches missed the point of the debate. To simply spend every minute of their speech criticising one of those three tiers of government, and not critiquing what is happening within local government or the Scottish Government, shows the weakness of their argument. Has Westminster got everything right? No, it has not, but neither have the Scottish Government or local authorities. We need to move beyond the idea that everything by Westminster is bad and everything by Scotland is good. We need those three groups working together in partnership for the sake of the people of Scotland.

I thank all the organisations—third sector organisations, in particular—that sent briefings for the debate.

The committee’s report makes it clear that there is a real and pressing issue with debt in this country. With more than 600,000 people struggling with debts of varying size, it is evident that the problem is not simply going to go away. There are key measures that can be taken in Scotland to help with that.

A number of great contributions have been made today, but I will focus on a couple of reflections that I believe are key to solving the crisis.

First, there is a need to be person centred and to take on debt and low income not as one big issue but by breaking the individual issues down. We have to acknowledge that each case is different and does not fit exactly into a cookie-cutter model. We need to look holistically across many council departments to ensure that income is maximised and that people are getting all the help that is available and everything to which they are entitled. Given that benefits are currently being provided both by the DWP and by Social Security Scotland, it can often be difficult for claimants to be certain that they are getting all the support that is available to them.

**Shona Robison:** Jeremy Balfour will be aware that one of the duties on ministers in Scotland is to promote benefit entitlement. Does he agree that it would be helpful if the UK Government was to take the same position and actively promote the reserved benefits that are available to people in order to try to boost awareness of entitlement?

**The Deputy Presiding Officer:** I will give you your time back, Mr Balfour.

**Jeremy Balfour:** Thank you, Presiding Officer.

I agree with the cabinet secretary that we need to promote all these benefits. When I have visited jobcentres in my region of Lothian and had conversations with the DWP, I have seen quite a proactive approach being taken. More can be done by both Governments, and I welcome what the cabinet secretary and the Minister for Social Security and Local Government have said about the fact that, at official level, there is a good working relationship. We have to recognise and build on that.

It is good to eliminate any stress or toll on people’s mental health, and mental ill health is closely wrapped up with debt as both a cause and a symptom. The report notes:

“2.5 million adults in the UK with a mental health problem considered taking or attempted to take their own life while behind on payments during the pandemic.”

That number is tragic, and it throws into sharp relief the burden that debt can bring for so many.

People who are struggling in that way can have a debt and mental health form completed by a GP. That can help them to get better support, and it could help to write off debt. In Scotland, GPs can charge around £25 for that form, but GPs in the rest of the UK are banned from charging anything at all. I join others in calling for the Scottish Government to mimic that ban to ensure that all barriers to access are removed for those who need that vital support. That is a small step that can be taken but that would have a large effect, especially if it is taken in conjunction with wider mental health measures that others have mentioned.

As the cabinet secretary has said, more must be done with campaigns and signposting by the Scottish Government, at Westminster, and by local authorities.

Let us have a look at what is happening on the ground for lone parents, women and disabled people. The report states:

“14.2 percent of people in Scotland were identified as being in problem debt. However, only 20.5 percent of this group sought advice from a free debt advice provider.”

We need to work harder on that. I and other members have raised that point with the cabinet secretary in this debate and in other debates, and we have asked whether she will commit to meeting the third sector to talk about three-year funding for the sector. The Government still has not given that commitment. I find that disappointing.

We took evidence from people who offer debt advice, who are worried about their jobs next year and are struggling with debt themselves. That seems to be a strange position.

I have suggested a couple of steps that the Scottish Government could take to address the burden of debt that many are struggling with. There is a danger that, having had a debate and made our political points, we will leave the chamber and pat ourselves on the back. However, that will not help my constituents or the people of Scotland who are struggling with debt. We need to lay aside some of our ideology and say, practically, how all of us—at Westminster and in the Scottish Parliament, the Scottish Government and local authorities—can help to make things easier. We need a cross-party conversation and cross-party working, and maybe less political ideology when we speak.

16:53

**The Minister for Public Finance, Planning and Community Wealth (Tom Arthur):** I thank colleagues across the chamber for their contributions in what has been, overall, a very thoughtful and considered debate, as such a substantive and well-written report merits.

Before I turn to the report specifically, I will respond to some issues that members raised.

Pam Duncan-Glancy raised the issue of mental health and a moratorium. Obviously, we provided a response on that in our response to the committee. Perhaps I misheard what Pam Duncan-Glancy said. I clarify that we have consulted on that issue and we are seriously considering it. I also draw Pam Duncan-Glancy's attention to our programme for government commitment to a bankruptcy and diligence bill in this parliamentary session. I hope that that provides some reassurance.

Martin Whitfield raised two issues with regard to free school meals and the UNCRRC. I think that he also raised the issue of eligibility. I am happy to reflect on the latter point, although I recognise that local councils have discretion around eligibility.

We have engaged with partners on debt. I note that we operate within extremely straitened fiscal circumstances.

We are engaging with the UK Government on the UNCRRC. The timetable will obviously depend on that process and, indeed, on what decisions Parliament wishes to take if and when that legislation is reintroduced.

**Martin Whitfield:** With regard to the eligibility criteria, the power rests with the Scottish Government to increase the earnings amount that would bring families with children in secondary

school within the remit of free school meals. That would make a substantial difference. Will the minister undertake to reconsider that and push other interested bodies to try to achieve it?

**Tom Arthur:** That portfolio responsibility does not rest with me. I am happy to consider it but, as public finance minister, I stress the extremely challenging fiscal environment in which we operate. However, I recognise the member's sincerity in raising those points.

Maggie Chapman made a thoughtful speech that got to the heart of the matter. We want to move to a situation in which, rather than having to react and redistribute, our economy pre-distributes and works for all. That is a medium to long-term aspiration, but that does not detract from the need to take action here and now, at this most pressing of times.

Douglas Lumsden asked about the welfare fund review. My colleague the Minister for Social Security and Local Government will update the committee on that soon.

Michael Marra raised the issue of support for advice services. We are providing £12.5 million in support for advice services. I am sure that he will correct me if I misheard him, but I believe that he said that we had not provided additional support. We have: we are providing an additional £1.2 million to enable the expansion of energy advice services.

A number of members raised the issue of three-year funding and funding for local authority services. I will not rehearse all the arguments that we will, no doubt, have over the coming months as we move into the budget process, but the reality is that, as the SFC has indicated, we have a real-terms cut to our budget. That, of course, necessitates difficult choices, which have been compounded by the reality that there has been a £1.7 billion in-year erosion of our budget. Notwithstanding that, there is a real-terms increase in the total funding available for local authorities.

We set out our aspirations on longer-term funding through the resource spending review, but, as members will appreciate, the biggest determinant of funding that is available to the Parliament is still decisions taken at Westminster by the UK Government. Given the volatility and uncertainty that we have seen at Westminster—if I can put that politely—that situation creates problems in terms of our having long-term funding that cascades down.

**Jeremy Balfour:** The minister will acknowledge that civil servants, teachers and doctors are guaranteed funding for three years, so why is the third sector different?

**Tom Arthur:** The member makes an important point. As a Government, we have a legal commitment to things that we have to fund, but the reality is that, for the Scottish Government to be able to provide more certainty, we require more certainty. I do not want to labour the point, but as members will be aware, under the fiscal framework, we are very much dependent on public spending decisions that the UK Government takes.

As Jeremy Balfour will appreciate, we are in a period of extreme uncertainty and will not have more clarity until 17 November. Although we await what comes out in that announcement, the mood music is that there will be a significant change and that there might be a return to austerity. That creates an almost impossible situation for us. I could give the member numbers, but they could become completely meaningless on the other side of 17 November.

I turn to the committee's inquiry. Its report brought into stark focus the price that many Scots are paying for living under a UK Government that is overseeing growth in inequality and poverty that long predates the current cost crisis. As we have heard, Brexit has made, is making and will continue to make all of us poorer. The economic chaos that was visited upon us by the mini-budget will be felt by families and individuals for many years to come, which will exacerbate the challenging circumstances that we already faced.

Everyone is hearing of friends and relatives facing eye-watering increases in their mortgage payments. Inflation on everyday goods such as food is at record levels and shows little sign of abating.

Although the rise in energy costs is a global phenomenon, the Westminster Government is doing less than others. It is ending the energy price guarantee in April, which appears to be a direct result of the reckless decisions that were taken at the mini-budget. As a consequence, more Scots are at risk of robbing Peter to pay Paul.

That is not the approach that the SNP-led Government is taking. Our commitment to fair work seeks to give people an effective voice, opportunity, security, fulfilment and respect. That is also about ensuring that work pays and offers a sustainable route out of poverty.

We are providing an additional £140 million to local government every year to help it to reach a pay settlement for its employees that provides more support for those on the lowest incomes. That is a good example of—as the cabinet secretary made clear in her opening remarks—this Government doing all that we can with the powers that we have to tackle poverty, protect people from

financial harm and mitigate the effects of Westminster Tories being Tories.

**Miles Briggs:** Will the member take an intervention?

**Tom Arthur:** I apologise, but, having responded to other interventions, I am really pressed for time now.

Our response to the committee's report was published in September. That set out the significant range of actions that national Government, local government and partner organisations are taking to improve the lives of everyone on low incomes and facing problem debt.

I will highlight a number of those actions, some of which have been mentioned today. This year, £3 billion has been allocated to mitigate increasing costs on households, of which £1 billion is available only in Scotland. Our package of family benefits is more generous than that in England and Wales. That includes the Scottish child payment, which, later in November, will have increased by 150 per cent in fewer than eight months. Our unique baby box is now in its fifth year, with nearly a quarter of a million delivered across Scotland. Last year, an additional £150 million was provided to children in receipt of free school meals through bridging payments, with the December payment being doubled to £260. Discretionary housing payments of £88 million have been provided to support households with housing costs. We have taken protections against increasing rents and eviction action through the Cost of Living (Tenant Protection) Scotland Act 2022. Furthermore, this year, we have invested £12.5 million in advice services and a further £2.3 million for the early resolution and advice programme.

We also have an important story to tell on council tax reduction. The council tax reduction scheme, which has been in place since 2013, is Scotland's oldest social protection measure. Currently, 450,000 households benefit from that, resulting in average savings of £750 a year for recipients. However, as the committee has set out, more could be done to make people aware of their entitlement, to support those experiencing difficulty in paying council tax and to create greater consistency in collecting council tax. I undertake to fully explore with COSLA how we might take forward the committee's recommendations in that regard.

Scotland has also developed a set of far-sighted protections and statutory solutions for people facing issues of problem debt, with debt advice at the heart of those mechanisms.

We identified and responded quickly to the cost crisis—as we did during the pandemic—and we

have already introduced a number of protections for people who are most financially vulnerable. We have reduced bankruptcy application fees and have removed all fees for those on certain benefits. That measure was introduced in response to the pandemic, but it has now been made permanent. We have increased the moratorium period, giving individuals six months breathing space to seek advice free from creditor pressure. That measure is also now permanent.

We have increased the level of debt that is required for a creditor to pursue bankruptcy action through the courts. That is now fixed at £5,000 as compared with £3,000 prior to the pandemic. In addition, from today, the protected minimum balance that can be retained when a bank arrestment is executed rises to £1,000, thereby promoting greater financial resilience.

The committee rightly highlighted the strong links between problem debt and mental health issues. As I said to Ms Duncan-Glancy, I can assure members that we are working across Government to design and implement bespoke protections for people experiencing financial and mental health crisis.

The hugely successful debt arrangement scheme remains the UK's only statutory debt repayment scheme. Recent improvements have seen increased participation, bringing important protections for those taking control of their debt. I can confirm that more action is planned on flexibility. However, I recognise that it can be challenging for people paying towards their debt through DAS, and the current economic chaos will be amplifying those challenges.

The committee has made a number of recommendations relating to fees and debt ceilings. I will consider all those carefully, not least at a stakeholder round-table meeting later this week. However, I can announce that, later this year, I plan to bring forward additional protections to help people who are managing and paying their debt. I look forward to discussing those issues at my round-table meeting.

I thank committee members and everyone who gave evidence for their input to and extensive work on the inquiry. Most important, we should all be grateful to everyone who shared their experiences of debt and financial insecurity, which was, at times, harrowing.

I do not underestimate how traumatic reliving those experiences will have been for some people, but I hope that they know that we hear them, that they have been listened to and that, where we can do more, we will do more.

I also thank colleagues for their contributions to the debate, which has provided us all with a

sombre opportunity to reflect on the pressures that households across Scotland face.

However, it does not have to be this way. Scotland is a wealthy country with a Government that works hard to do right by our people. We have lower taxes, including in relation to council tax and water charges.

**The Deputy Presiding Officer:** Minister, you are way over your time. Please conclude.

**Tom Arthur:** There is much more that we can do. Having grown up in the area that I did in Scotland, I recognise the difference that having a Scottish Parliament has made compared with the situation for people who grew up in my area 40 years ago.

**The Deputy Presiding Officer:** Thank you, minister.

**Tom Arthur:** With independence, we can do so much more.

**The Deputy Presiding Officer:** I call Natalie Don to wind up the debate on behalf of the Social Justice and Social Security Committee.

17:05

**Natalie Don (Renfrewshire North and West) (SNP):** The striking evidence that was taken during the committee's inquiry and the contributions that have been shared in this afternoon's debate have been very powerful. I am pleased that we have had the opportunity to reflect on the Social Justice and Social Security Committee's important report and the wider context of the cost crisis, which is causing significant hardship across Scotland. We have heard substantial contributions from committee colleagues that have served to highlight the stark and, at times, really difficult accounts that we heard from our experts by experience, witnesses and third sector organisations.

I am grateful for the contributions from all members across the chamber, including those from the Government. I am also grateful to the clerks for all their work associated with the inquiry.

As we have heard, our inquiry highlighted a number of specific challenges that are faced by people who struggle with low income and debt. Members' speeches have covered a lot of areas, such as the wide scope of the inquiry, and I will try to capture some of those points in my closing comments.

As the convener stated, the evidence that we received on public sector and council tax debt was striking. There are examples of councils working holistically and of people working with one another across local authority departments to join the dots in relation to debt that is owed for housing, council

tax or school meals, and to put individual support in place.

However, that is not true across all authorities. Some councils are taking proactive steps to write off specific debts and work on debt management with clients, but there is a feeling that others are making up for lost time during the pandemic and are pursuing debt in a proactive and, at times, aggressive way. We know that people can be scared to answer the telephone or a knock on the door and that that can cause worry, anxiety and a deterioration in mental health. A consistent and compassionate approach is needed across all council areas.

A number of contributions have focused on free school meals, and rightly so. Our inquiry shows that, with the current accrual of school meal debt, families are struggling to feed their children now. We welcome the Scottish Government's commitment to expand free school meal provision to all primary school children, but we urge it to implement that expansion as soon as possible and to encourage local authorities to finalise the work to allow the expansion to be delivered. By combining the individual write-off of existing school meal debt with the prevention of future accrual of such debt, we can eliminate this public debt, which burdens only low-income families.

I highlight the evidence that was received on the relationship between debt and mental health. Mental ill health can be both a cause and a symptom of debt problems, creating a vicious cycle that can be extremely difficult to break. There are many challenges in providing money advice to people with mental ill health, and the issue should also be an important consideration in service delivery. The majority of our experts by experience noted the impact of debt on their mental health through anxiety and depression, and they felt that mental ill health impacted on their ability to deal with their debt.

As the minister alluded in his closing remarks, people with debt problems in Scotland have the opportunity to enter a moratorium on diligence, which prevents creditors from being able to take debt enforcement action against them. The committee called for the system to be adapted to provide better help for people in mental health crises. We hope that practical proposals will be brought forward as a result of the Scottish Government's consultation on debt solutions and diligence.

In relation to physical health, the committee received evidence that people living with disabilities face higher living costs and are more likely to live in poverty.

The convener of the Health, Social Care and Sport Committee echoed that, and some of the

stories that she shared were sobering and highlighted the extent and outcomes of the increased spending that those with poor physical health and disabilities are currently experiencing. No one should have to fall into debt to keep themselves or their family members alive.

For some people with low incomes, bankruptcy might be the only way to get a clean slate. We looked at the statutory debt solutions that are available to people on low incomes to see whether any changes should be made to the legislative framework. We made recommendations on application fees for bankruptcy and minimum debt thresholds. I note the opportunity for quick action through the Scottish Government's consultation on debt solutions and diligence.

Digital exclusion is another area that numerous members have picked up on today, and it was highlighted regularly in the committee evidence sessions. We heard that digital exclusion is holding people back from accessing debt advice and applying for jobs and benefits. The committee has asked the Scottish Government what measures it is taking to support access to free internet services and devices in public spaces. We have also asked the Scottish Government to work with the UK Government and stakeholders to consider whether a model similar to that used during the pandemic could be developed to allow free access to trusted money advice websites.

We welcome the Scottish Government's commitment to enhance funding for Connecting Scotland, which can, for the remainder of this parliamentary session, provide free internet access for up to two years for those who are most in need. Overall, we urge the Government to consider how it can support low-income households to continue to access an internet connection in the longer term. It is absolutely vital that families that are making difficult budgeting decisions are not forced to sacrifice internet access when online connectivity provides an essential lifeline to many services.

Our inquiry and today's debate have highlighted a number of key areas where we, as a committee and a Parliament, might wish to undertake more in-depth scrutiny. We thank the Scottish Government for its response to our report and look forward to receiving a response from COSLA and the UK Government to aid our discussions on the next steps. In isolation, some of the committee's recommendations might seem small but, collectively, they could make a significant improvement for people with low incomes who are trying to manage problem debt. However, change will require co-operation between local authorities as well as the Scottish and UK Governments. Change will require us to listen to people's experiences on the ground with compassion and

empathy. For change, we need to reach out to people and offer support, and not always expect them to know where to go and what to ask.

As one debt adviser told us during our inquiry,

“A lot of people fall into debt due to a change in circumstances like a relationship breakdown, bereavement, losing a job or having a child. People don’t decide to spend, spend, spend and then be in debt. The idea of wilful debt is a myth—certainly in the clients I see.”

That is not fair. There should be no stigma to being in debt. Everyone deserves the opportunity to have a fresh start.

## Point of Order

17:13

**Alex Cole-Hamilton (Edinburgh Western) (LD):** On a point of order, Presiding Officer. I seek your guidance on the procedures surrounding the correcting of the *Official Report*. On 29 September, the First Minister told the Parliament:

“Under this Government, we have a position where our net energy consumption is already provided by renewable energy sources.”—[*Official Report*, 29 September 2022; c 16.]

That is, of course, not true. Indeed, on that day, Liam Kerr raised a point of order at the end of First Minister’s question time to ask whether the record would be corrected.

Outside this chamber, the statistics have been misrepresented before. On 1 November 2021, the First Minister said:

“We’ve virtually decarbonised our electricity supply. Just short of 100 per cent of all the electricity we use is from renewable sources”.

On 7 September this year, John Swinney said:

“we’ve now got 100% self-sufficiency in our electricity requirements from renewables”.

In the same week, Ian Blackford said:

“Almost 100% of our entire electricity production comes from renewables.”

I, of course, realise that those further examples are not matters that are within the Presiding Officer’s purview, but I believe that it is of relevance that there is a pattern of misrepresenting the statistic. That statistic is at the very heart of the issue of Scotland’s energy security and is, therefore, of relevance to the energy bills of millions of people in these uncertain times.

The ministerial code clearly says:

“It is of paramount importance that ministers give accurate and truthful information to Parliament, correcting any inadvertent error at the earliest opportunity. Ministers who knowingly mislead the Parliament will be expected to offer their resignation to the First Minister”.

Point 5 of the guidance on the correction of inaccuracies of information provided in parliamentary proceedings states:

“If a member realises after an item of business has ended that a significant error has been made—for example, one which may affect the conclusions which listeners would draw from the debate”,

which I believe matters here,

“—the member may ask to make a statement during the next available plenary session”.

That is in addition to the steps outlined in point 9, which include writing

“to the Presiding Officer and ... the member who drew attention to the need for correction.”

I therefore ask about two points. First, on what date was the correction made by the First Minister to the *Official Report*? Secondly, was the opportunity to provide a statement to Parliament regarding that correction requested by the First Minister?

**The Deputy Presiding Officer (Annabelle Ewing):** I thank Mr Cole-Hamilton for his points. As the member knows, if any member realises that they have provided incorrect information in the chamber, they can request a correction to be added to the *Official Report*. I understand that that, indeed, has happened in the instant case.

The guidance also sets out the steps that should be taken to make other members aware when a correction has been made. It is the responsibility of the member making the correction to ensure that such steps are taken.

On another point that the member raised, I am not aware of whether there has been any request to make any statement and, in broad brush, I would say that the adequacy or otherwise of parliamentary rules and procedure is not a matter for the chair but rather is, of course, a matter for the Parliament as a whole.

## Business Motion

17:16

**The Deputy Presiding Officer (Annabelle Ewing):** The next item of business is consideration of business motion S6M-06557, in the name of George Adam, on behalf of the Parliamentary Bureau, on changes to tomorrow's business.

*Motion moved,*

That the Parliament agrees to the following revisions to the programme of business for Wednesday 2 November 2022—

after

2.00 pm

Portfolio Questions:  
Covid Recovery and Parliamentary  
Business;  
Finance and the Economy

insert

*followed by*

Ministerial Statement: Emergency  
Budget Review

delete

5.10 pm

Decision Time

and insert

5.40 pm

Decision Time—[George Adam]

*Motion agreed to.*

## Decision Time

17:17

**The Deputy Presiding Officer (Annabelle Ewing):** There is one question to be put as a result of today's business.

The question is, that motion S6M-06374, in the name of Elena Whitham, on behalf of the Social Justice and Social Security Committee, on "Robbing Peter to pay Paul: Low income and the debt trap", be agreed to.

*Motion agreed to,*

That the Parliament notes the conclusions and recommendations contained in the Social Justice and Social Security Committee's 8th Report, 2022 (Session 6): *Robbing Peter to pay Paul: Low income and the debt trap* (SP Paper 211).

## World Menopause Month

**The Deputy Presiding Officer (Liam McArthur):** The final item of business is a members' business debate on motion S6M-06225, in the name of Siobhian Brown, on world menopause month. The debate will be concluded without any question being put. I invite members who wish to participate to press their request-to-speak buttons or place an "RTS" in the chat function if they are joining us remotely.

*Motion debated,*

That the Parliament recognises that the World Health Organization and the International Menopause Society have designated October as World Menopause Month, and October 18 as World Menopause Day; understands that both events aim to raise awareness of menopause and to support options to improve health and wellbeing for women in mid-life and beyond; believes that women across Scotland, including those in Ayr, will benefit from an open conversation about menopause; notes that no two women will experience menopause in the same way and that being aware of symptoms is the first step in managing them, and recognises that Scotland is the first country in the UK to have a women's health plan, which, it believes, outlines ambitious improvements to women's health issues including menopause.

17:19

**Siobhian Brown (Ayr) (SNP):** I thank every member who has supported the motion. This is such an important issue that affects so many women, so I really look forward to hearing contributions from members from all sides of the chamber.

"Menopause", "the change of life" and "being a woman of a certain age" are just some of the terms that are used to describe a time of life that happens to every woman, regardless of race, colour, social status or background. A total of 51 per cent of Scotland's population are women, and will go through it. Although some are lucky enough to breeze through it, others have negative experiences.

In general, menopause happens between the ages of 45 and 55, when periods stop as a result of hormone levels dropping. The phase before that is called perimenopause, when women might experience night sweats, hot flashes, joint pain, migraines and trouble sleeping. Those are just some of the physical symptoms; we can add to them mental fog, anxiety, panic attacks and depression.

Historically, the menopause and, indeed, the perimenopause have rarely been talked about. The subject was mentioned with embarrassment, in hushed tones, and was most certainly never discussed in public or around men: it was taboo. That has left women with questions—sometimes with no answers—such as, "What are the

symptoms?”, “How do I know if I am going through the menopause?” and “Where can I get help?”

That has been the case until now. The conversation has started, which has been branded “the Davina effect”, as celebrities and women in the public eye such as Davina McCall have been sharing their experiences of menopause symptoms and treatments. Davina and others like her, including Penny Lancaster, Carol Vorderman and our own First Minister, have become increasingly willing to share their stories. Some are part of a wider menopause movement down south and are challenging the notion that women should just shut up, put up and carry on.

The conversation for me starts on a very personal note, as I recently started menopause treatment. To be honest, I investigated it only after having discussions with colleagues. I am 51 and I believe that I have been perimenopausal for several years without even knowing it. About four years ago, I started to get pain in my lower back. It would wake me up at night, and every morning, when I got up, I was totally crippled. As the day went on, things got better, but the pain always returned at night. I went to the doctor—I even had a magnetic resonance imaging scan, but everything came back clear. I just put it down to getting older, and I learned to live with the pain.

I also did not feel like myself. I was not the person that I used to be and did not have the energy that I once had; I felt that I was always in a constant low. I put it down to age and dismissed it as perhaps being down to the stress of being in politics—we all know how stressful it can be, at times. A few months ago, however, I made an appointment at my local surgery to discuss treatment for menopause. I was lucky that my general practitioner recognised the symptoms straight away, and a treatment plan was put in place. It is still early days for me, but the first thing that I noticed, after one night, was that my night pain had improved instantly. I only wish that I had known more about the symptoms and had asked for help sooner.

It is worth stressing that hormone replacement therapy is not the answer for everybody—there is no one-size-fits-all solution for menopause. Since that diagnosis, I have heard from many women who have experienced the same symptoms as I did. Such symptoms are often never recorded—they are simply put down to age and are pushed aside. Those women were struggling through each day—miserable, anxious and in pain, thinking that they had dementia or arthritis. They believed “This is just my lot.”

Last weekend, I spoke at a local ladies event in Prestwick, where menopause was definitely a hot topic of the day. One lady, who is a local dentist, told me that she had gone to a doctor and was

“diagnosed” with “stress”. After persevering, she found out that it was not stress, and she was put on HRT for menopause. However, I highlight her story because when she renewed her income protection insurance, her premium went up because of the misdiagnosis of her symptoms as being a result of stress. That should not be happening.

In August last year, we welcomed the publication of “Women’s Health Plan: A plan for 2021-2024”, which outlined ambitious and bold plans to improve health and reduce inequalities for women in Scotland. That is great, and the plan is so important.

I will tell members a personal story about a flippant remark that I heard many years ago from a doctor in Australia, and which haunted me for a long time. When I was 27, I was diagnosed with polycystic ovaries. I remember being told by the doctor, in a really dismissive way, “You’re probably not going to have any kids.” I questioned that—I said, “What do you mean, I won’t have any kids?” He said, “Well, are you planning on having kids? Do you even have a boyfriend? If not, you’d better hurry up.” I did have a boyfriend at the time, but that dismissive attitude had a huge impact on me for years afterwards, because I thought that I was never going to have children. Thank God the diagnosis was wrong, and I went on to have my three children, which was always part of my plan.

That happened a long time ago, but it shows how such important women’s health issues were so misunderstood and were just not seen as a priority. In the “Women’s Health Plan”, a priority for menopause is to ensure that there is

“access to specialist ... services for advice and support on the diagnosis and management of menopause”.

In October last year, the Scottish Government launched the NHS Inform menopause information platform to bust myths and highlight symptoms and the treatment and support that are in place. More than a year later, there is a specialist service for menopause in each mainland health board.

It would be remiss of me, as an employer, to ignore the issue of menopause in the workplace, especially given that the majority of my staff are women between the ages of 45 and 55. Around 320,000 women in Scotland are of that age, which is working age for many of them. I recently attended the launch event of “Let’s talk about menopause”, which was hosted by NHS Ayrshire and Arran at University hospital Crosshouse. The board is one of the largest employers in the area, and is actively putting in place menopause support for its staff. Half the board’s staff are women over 45. As we know, that is the age at which, for the vast majority of women, menopause symptoms

manifest themselves and can last for up to 12 years.

Finally, I urge women to act—to seek help, advice and treatment. I also remind employers to show compassion and understanding towards those women. There is no one-size-fits-all approach to menopause—what works for me might not work for someone else, and my symptoms might not be like theirs. That is why we need a meaningful dialogue, and when menopause awareness month comes around, we can discuss, and keep on highlighting, all the issues.

The main message that I hope members take from the debate is that it is good to talk about menopause to friends and family and in the workplace, and it is good to seek professional help, because help is out there. The genie is out of the bottle, and it is time that we women of a certain age told our stories.

17:27

**Karen Adam (Banffshire and Buchan Coast) (SNP):** I thank my colleague Siobhian Brown for bringing the debate to the chamber. Social stigma and misogyny have resulted in the menopause traditionally being underdiscussed or marginalised, despite the fact that it affects almost all women at some point in their lives and impacts on their health and on their economic and social equality. In recent years, however, there has been greater focus on the issue—led by women, of course, who have been talking about their experiences—which has led to changes in policy, understanding and practice. However, we must go much further.

In the workplace and outside it, there should be a legal, moral and ethical responsibility on organisations, whatever their nature, to create a menopause-confident environment. The evidence suggests that those that do so retain their talent. That is currently extremely important, as we face a labour shortage in key sectors that usually employ a majority of female staff.

A recent survey collated more than 2,000 responses. It found that 31 per cent of respondents reported taking time off work due to menopause symptoms, including problems with memory or concentration, anxiety, depression and headaches. The survey reported that, in spite of that,

“less than a third of respondents told anyone at work”,

and

“Just under 11% ... requested adjustments”

in the workplace

“due to their symptoms.”

Those who did not request adjustments said that they were most likely not to do so as a result of stigma, with 26 per cent citing as the reason:

“I was worried about the reaction of others”.

The stigma is still very apparent.

The Scottish Government published its “Women’s Health Plan” in August 2021. The plan addresses health inequalities for women and lists menopause as a priority area, with an objective to

“ensure women who need it have access to specialist menopause services for advice and support on the diagnosis and management of menopause”.

The development of

“a menopause and menstrual health workplace policy”

is also set out as a goal.

Many of us in the chamber know only too well the limitations of our own social education at school or in the home. We were never explicitly taught about the subject in school, and many parents did not talk about it, either out of shame or simply because they did not think that it mattered.

The advantage of young people learning about the menopause is that it will, we hope, start a conversation at home and get parents thinking about what they might be about to go through themselves. It will open up conversations between mothers, daughters, grandmothers and aunts, who will begin to share their experiences openly and with confidence. Menopause is a part of many women’s lives: please teach us about it as girls.

I have met Engender, which has previously reported its findings on menopause stigma. It found that

“Just under 60% of women suggested they did not feel supported by medical professionals, which was higher than those who did not feel supported by their employers or friends and families.”

It also found that

“The most common reasons for a lack of support from friends and families included ... lack of understanding”.

In conclusion, I say that I speak to women: we have a tendency to carry on through and—as my colleague, Siobhian Brown, said—to put up and shut up. It is time that we gather together, as we are doing today in the chamber, and ensure that we talk openly about our experiences, our symptoms and the consequences, as my colleague Elena Whitham will do. We should not be red-faced about the issue—unless we are experiencing a flush, of course.

17:31

**Pam Gosal (West Scotland) (Con):** I am honoured to speak in the debate on behalf of the Scottish Conservatives. I thank Siobhian Brown for

bringing to the chamber a debate on such an important topic, and for sharing her experience.

It is never easy to talk about something so personal—in particular, something that can make a person feel uncomfortable in their own skin. I was, for some time, reluctant to speak about it, myself. It is not always easy to speak about the symptoms of menopause; it is not very appealing to speak about the hot flushes, the sweats, the sudden onset of cramps, the body aches, the brain fog and much more. Naturally, therefore, it is far easier to avoid the topic.

However, I have heard the horror stories of women who have had a different experience from mine. There are women who have almost taken their own lives because depression was affecting their mental health so much. Nobody should feel like that.

There is still real reluctance to be frank and candid about what women go through during menopause. I am also very aware that speaking about menopause is taboo in some black and minority ethnic communities. People are still very apprehensive about it. Elders in the Asian community do not see the experience as being something to share.

However, I think that it is really important that we all share our experiences, if we are able to do so. I will be open about how menopause has started to affect me, because we never know who, out there, needs to hear that someone else is going through it too, and that it will be okay, even if the journey is tough.

For me, this is menopause: it feels like being a stranger in my own body. I have looked in the mirror and I do not recognise myself: everything is changing so fast, and it is out of control. My biggest fear is how menopause will impact how I do my job in Parliament. What happens if I get a hot flush while I am speaking in the chamber? What happens if my brain turns foggy during a debate? The lack of control can be difficult to accept, and even more difficult to speak about. The changes in personality and mood can be really unsettling and unpredictable and can lead a person to wondering which part is the menopause and which part is really them.

As a society, we need to be better at accepting and understanding menopause, and we need to improve the support that is offered to the 400,000 women in Scotland who are menopausal. Organisations such as Menopause Warriors Scotland argue that there is still a postcode lottery in menopause care. There is real inequality in terms of the treatment that is available, which depends on where someone stays. Many women are still waiting months for much-needed treatment.

The appointment of a women's health champion is long overdue, so I hope that the Scottish Government will make that appointment very soon. I hope that today's debate will spur the Government on to act further and that it will mean that the inequality in menopause and perimenopause treatment is seriously examined. I sincerely hope that the stories and truths that we have shared today will help someone—even one person—who is going through menopause and is struggling. However, to do so requires not just talk, but action.

17:35

**Evelyn Tweed (Stirling) (SNP):** I thank Siobhian Brown for the debate and for sharing her experiences, as other members are doing tonight.

At an event in summer 2018, my daughter said to me, urgently, "Mum! Mum! You must stop fanning yourself! You look unhinged!" I had no idea that I was doing it; however, I was extremely hot. In fact, I felt that my head was on fire. Boom! The menopause had arrived.

Over the next few months, the hot flushes, as they are known, got worse. I was anxious, jittery and unfocused, and I had insomnia and mood swings. The menopause usually occurs between the ages of 45 and 55, and symptoms such as the ones that I had are common and can last for up to 10 years.

However, everyone is affected differently. I went to my general practitioner for help early on, but for some women, the process is very difficult. Last year, Bupa Ltd found that just under half of women who were affected said that they had never visited their GP for help due to factors including lack of awareness and embarrassment.

Menopausal women are the fastest-growing demographic in United Kingdom workplaces, but the fact is that 900,000 women have left their jobs because of a lack of support. Research has found that women in better-paid jobs are actually better supported through the menopause, but little data is available on the experience of women in low-paid or manual jobs, despite the fact that those women account for more than half of all working women in the UK. There is also a lack of research into how women of colour experience menopause, and into the barriers that they face both in the workplace and in accessing healthcare.

All of that contributes to there being more health inequality at a time when women who live in the most deprived areas of Scotland experience 25 fewer years of good health than their counterparts in more affluent areas. Businesses cannot afford to lose experienced and talented women from the workforce at any level, and more support is

required if we are to achieve better health outcomes for all women in Scotland.

Awareness raising has achieved a great deal in recent years, with 500,000 more women like me now receiving HRT—which I should point out is not a panacea, because not all the symptoms go away. The fact that women are accessing such therapy is due partly to the open conversations that influential individuals such as Davina McCall and Nicola Sturgeon have been having, but it must be noted that, although prescription rates have doubled in more affluent areas, poorer areas are lagging behind.

After the menopause, oestrogen levels drop, which increases the risk of osteoporosis and bone breakages. That is serious, but it can be managed with HRT. I must also point out that there are, in general, no specialist menopause services, with women instead being placed on extremely long gynaecology waiting lists.

I therefore welcome the Scottish Government's "Women's Health Plan", which sets out steps for menopause-specific services and much-needed advances in that area. Scotland, again, is leading the way, as the first country in the UK to implement such an ambitious plan, the underpinning principles of which include addressing inequalities and responding to unjust and avoidable differences in people's health.

I am pleased that this topic is generating such an open debate tonight, and I look forward to the Scottish Government's goals for menopause being realised.

I think that I have just had a hot flush myself. *[Laughter.]* Thank you.

**The Deputy Presiding Officer:** I call Stephanie Callaghan, who joins us remotely. Ms Callaghan, your microphone is on but you might have to turn your camera on, too.

17:39

**Stephanie Callaghan (Uddingston and Bellshill) (SNP):** I am trying to turn my camera on—

**The Deputy Presiding Officer:** That is you coming through on audio and visual now, Ms Callaghan.

**Stephanie Callaghan:** Thank you, Presiding Officer.

I thank Siobhian Brown for bringing this debate on menopause month to the chamber. Women make up half the population, and we need to be open about the issue and find ways to support them during this stage of their lives.

It is vital that there is awareness of menopause and perimenopause. We support options to improve the health and wellbeing of women throughout Scotland, so the women's health plan represents welcome progress.

In the spirit of openness, I will say that I am appearing remotely today because yesterday I underwent a hospital procedure that is related to menopause. I readily admit that I am not exactly feeling my best, but, despite that, I came to work—as most women do in such circumstances—and I have tried my best throughout the day.

I have talked to women in communities across Uddingston and Bellshill. I have listened to their stories and shared my experiences, and the message that no two women's experiences of menopause are the same comes through loud and clear every time. My message to women today, like that of other members, is that we should be open and we should speak out.

Awareness of symptoms is the first step towards managing them. I know that I am repeating what other members said, but women need to know this and take it in: common symptoms include brain fog and memory issues, difficulties sleeping, fatigue, hot flushes, joint aches, loss of sex drive, low mood, anxiety, migraine, night sweats and vaginal dryness and pain. A quick google will bring up a huge range of symptoms—some websites list more than 60—so I encourage women to have a look so that they know what they are dealing with.

There are recent findings that HRT, although it is not completely risk free, remains the most effective solution in helping with the symptoms of menopause. It is also effective for the prevention of osteoporosis and perhaps heart disease, too.

Here are some statistics to consider: three in five women who are experiencing menopause say that it negatively impacts their work but most feel unable to get proper support; the Fawcett Society reports that one in 10 women have left their job due to menopause symptoms; 41 per cent of United Kingdom university medical schools do not have mandatory menopause education on the curriculum; and a study by Newson Health found that 79 per cent of the women who were surveyed had visited their general practitioner with menopausal symptoms but only 37 per cent were given HRT, with 23 per cent having been given antidepressants.

Things have improved in recent years, but, sadly, the vast majority of women who go through menopause report no employer support, no policies, no awareness and no training. I hope that this debate encourages more employers to think about introducing a menopause policy.

HRT is regarded as the gold standard when it comes to replacing hormones, easing symptoms

and protecting our bodies. I am thankful that, increasingly, HRT is more widely available, and I urge all women to speak to their GPs about whether it might help with their symptoms.

For some women, things are not straightforward. I spoke to a woman who reached perimenopause when she was 44 years old. She was tested for a load of other conditions before the menopause was even considered as a possibility. She said:

“The gynaecologist that examined me internally was really annoyed when I refused the coil and went for HRT patches, asked me several times if I was sure and made me feel really stupid for not agreeing with her. It was scary being tested for cancer before they even tested my hormone levels and it delayed my treatment.”

Eventually, that woman got help from a male GP whom she describes as “brilliant”.

My journey has been complicated, too, involving a history of endometriosis and much scarring, but my experience has been better and I still hope that HRT will be a possibility for me—it is a bit scary to think that it might not be. I thank my GPs for their support; a few of them have been incredibly helpful and knowledgeable. I thank my colleagues in the Parliament for their understanding, and I especially thank my office team for the support that they have given me. Last but not least, I thank the four women who were involved in my procedure yesterday. They were absolutely amazing—nothing short of brilliant.

Every menopausal woman deserves our support at work, at play and at home. We, as women, need to speak out, and we need employers and everyone else to listen. There should be no more taboo, no more stigma and no more suffering in silence. Please step up to support women through the menopause and know that we will really appreciate that.

**The Deputy Presiding Officer:** I thank Ms Callaghan for being in the vanguard of using our new hybrid technology.

17:45

**Carol Mochan (South Scotland) (Lab):** I, too, thank Siobhian Brown for bringing this important debate to the chamber.

On behalf of Scottish Labour, I welcome the World Health Organization and the International Menopause Society designating October as world menopause month to raise awareness of the menopause, and I reiterate that we welcome the women’s health plan. We have pushed for action on women’s health throughout this parliamentary session and, indeed, the previous one. It is, of course, welcome that women’s health and health issues, such as the menopause, which was once

avoided in public discussion, are receiving some of the spotlight that they deserve in the chamber.

I thank and admire the women across the chamber who have shared their stories this evening.

We have heard that it has been estimated that around 13 million women in the UK are either perimenopausal or menopausal at any one time. That is a massive number of women. Menopause is a major life event that marks the end of the reproductive lifecycle. As we have heard, many women experience very troublesome symptoms related to it, often for a number of years, and that can have a detrimental impact on their quality of life and wellbeing. For many, it can also have a significant impact on their personal relationships and in the workplace—I am pleased to say that we have heard that a number of times.

Considering all the symptoms that other members have raised, it is vital that people in our position speak up for those who are perhaps unable to do so. As Siobhian Brown mentioned, some celebrities have really come to the fore and put effort into ensuring that we can discuss such issues more openly. I know from my constituents about the stigma surrounding the menopause and menstrual and reproductive health. Women such as those celebrities and ourselves feel that we can move forward and that considering those issues is very important in a modern Scotland. We have seen change, but some women have reported to me—and, it seems, to other members—that it can feel that that change is at a snail’s pace.

In my last few minutes, I would like to concentrate my remarks on menopause in the workplace. Every single one of our female colleagues will go through the menopause. As we have heard, it is not a new issue, but, if we are being absolutely honest with ourselves, it is relatively new that is discussed openly, particularly in relation to workplace matters. I think that that is why a number of women have raised that issue this evening.

In 2019, the Scottish Trades Union Congress women’s committee did some pioneering work. Women across the workforce were asked and responded to a number of questions. Some of the results really highlighted the need to make menopause in the workplace a more visible issue. In summary, women said that they often found managing their menopause symptoms in the workplace to be extremely challenging.

Coping with menopause symptoms in the workplace can be hard, especially as many women find it so difficult to discuss them. Ninety-nine per cent of the respondents either did not have a workplace menopausal policy or did not know whether their workplace had one, and 63 per

cent said that the menopause had been treated as a joke in their workplace. It is important that we talk about those issues, as that makes women more confident about speaking out if that happens in the workplace.

**Mercedes Villalba (North East Scotland) (Lab):** At the 95th annual STUC women's conference, trade union delegates highlighted women's health as a workplace issue. I am sure that Carol Mochan will want to join me in supporting the STUC women's committee's call for the Scottish Government to increase the moneys used to investigate women's health, including diseases such as endometriosis, and that she would urge all members to do the same.

**Carol Mochan:** I fully support the work of the STUC women's committee and the point that the member has made.

Trade unions are at the forefront of work to ensure that policies in the workplace support employees at challenging times of their lives, and menopause support, menopause policy development and eliminating menopause discrimination are all part of that.

I hope to work with the trade unions and the Government to ensure that we can make a difference for those women. I look forward to more discussions on the issue in the chamber, and I thank members for their contributions.

17:50

**Elena Whitham (Carrick, Cumnock and Doon Valley) (SNP):** I thank my colleague Siobhan Brown for bringing the debate to the chamber. We have had many conversations about the menopause during our long journeys back to Ayrshire every week.

My name is Elena Whitham and I am menopausal. Being menopausal is not in any way the sum of my existence, but some days it sure feels that way. It could be sweating bullets in the chamber—not from any Opposition interventions, but from some confounded internal combustion engine that arbitrarily decides to power up the flame-throwers, as it did during the earlier debate—or the ever-present brain fog that means that I call my children by the dog's name or put the remote control in the freezer. Sometimes, it takes all of the women in my office to complete a sentence—we help one another out, as women do—or there is a sudden panic as my haywire menstrual cycle decides it is tsunami season and my Mooncup literally runneth over.

Whether it is when I yelp when my husband reaches out to hold my hand during a walk and my sore finger joints squeal under his embrace, or, yet again, as I decide to close my ever-so-tired eyes

on the train to Parliament, only to be jolted awake by some fellow passenger who is rudely snoring without a care in the world, and then realising that it is me—with my exhaustion being further underlined by the wee trail of slavers that are escaping from my slack jaw—sometimes it literally feels like I have lost myself somewhere between the ages of 46 and 48. It feels like I am wading through treacle trying to figure out who I am—as Pam Gosal talked about—while trying to juggle work, a neurodivergent teenager and husband, a needy Jack Russell and a 20-something-year-old son who sometimes just needs his mammy to make his work's piece, all at a time when my multitasking skills have all but deserted me.

“Help ma boab,” I hear members say, “she needs pit doon.” Nah—all I needed was a box of bioidentical HRT patches, and I have the battle scars to prove it.

My menopause started during the pandemic and it coincided with my getting a really heavy dose of the delta variant, which led to questions over whether it was long Covid. I was also diagnosed with a vitamin B deficiency, some of the symptoms of which mirror the menopause and long Covid. I had to keep battling to get the hormone replacement that my body was so evidently crying out for.

All women should be well aware of those symptoms. We need to communicate them more widely, with posters everywhere that say, “If this is happening to you, it might be the menopause.”

I bought a book by the amazing journalist Kate Muir, “Everything You Need to Know About Menopause (But Were Too Afraid to Ask)”—other books on menopause are available—and it literally changed my life. While reading it in bed, I kept exclaiming, “That's just like me,” while poking my husband as he tried to read beside me. I finally felt empowered, alive and equipped with the knowledge that I needed to once again ask my GP for support.

Please bear in mind that I was a young mum at the time of the discredited measles, mumps and rubella and HRT studies, and I still bear the scars from them. I remember vowing that I would never take HRT; I would dure it out. I was not going to put myself at risk. It is only natural, right? No—I was wrong. Each woman will experience their own version of menopause and all options should be available to each and every one of us.

HRT can protect against osteoporosis, dementia, heart disease and stroke. If we care enough to make sure that women are supported as they move into the menopause, HRT can protect our wellbeing and relationships, and our jobs can be saved. Heaven forbid that we should place importance on our sex lives and ask for

testosterone gel, which is currently woefully underprescribed in Scotland. It is funny that it does not have the same traction as those wee blue pills that help men with erectile dysfunction. Something that more than half of the world's population experiences should not be left to chance and GPs with scant training.

I have a keen focus on social justice, and, as is the case with many health concerns, there are clear health inequalities when it comes to menopause. Women in deprived areas tend to be prescribed less HRT, and, when they get a prescription, they tend to get the more dangerous oral variety, which will interact with comorbidities that they must face, leading to poorer outcomes. That can and must change, and I would like to hear how the minister thinks that the women's health plan will positively influence better outcomes for women who are not always able to navigate a system that is designed without them at its heart.

**The Deputy Presiding Officer:** Thank you very much, Ms Whitham. I am very grateful to Collette Stevenson for taking the lead on the appropriate facial expressions to show during the previous four-minute speech. With that, I invite Ms Stevenson to speak, to be followed by Monica Lennon. You have around four minutes, please.

17:54

**Collette Stevenson (East Kilbride) (SNP):** Thank you, Presiding Officer. It is lovely to get people smiling and laughing in the chamber, despite what we are talking about.

I, too, thank Siobhian Brown for bringing the debate to the chamber. Like several other women in the chamber, I am a menopausal woman and I can relate to what is being said. Last week, I had a bit of brain fog and took a lift to the second floor and not to the third floor, where I normally reside. I walked straight up to what I thought was my office. I looked at the young boy standing there and asked, "Who are you?" When he told me that he was Jamie Greene's assistant, I said, "Oh, my!" At that point, Edward Mountain and Jackson Carlaw were absolutely killing themselves laughing at me. I quickly scurried away—no, I did not join the other side. [*Laughter.*]

I digress. It is right that we recognise world menopause month and acknowledge women across the world who are going through or have gone through the menopause or who are at the perimenopausal stage.

In the past, nothing really prepared women for this life-changing event. However, in recent years, the Scottish Government's work to raise awareness and to support the setting up of

specialist clinics and NHS Inform's menopause platform has been so important.

I am glad that we are having another debate on the menopause, because it is vital that we have an open dialogue on this important taboo subject. Today, I want to focus on the impact on women in work. As has been cited, research indicates that 900,000 women in the UK have lost their jobs from experiencing menopause-related symptoms. That is an awful statistic, and it shows that much still needs to be done.

As the Chartered Institute of Personnel and Development said, that could mean that women are leaving businesses

"at the peak of their experience",

which will

"impact productivity".

Although menopause discrimination can be covered under the Equality Act 2010, I believe that more specific legislation should be considered.

I am a champion of workplaces introducing a menopause policy to ensure that women get the support and adjustments that they need. I was instrumental in campaigning for that in South Lanarkshire Council a few years ago. At the time, that approach was groundbreaking.

There are great third sector groups out there, including Menopause Experts, which I met recently. The menopause friendly workplace accreditation scheme is also great and I know that businesses—big and small—in East Kilbride support that.

Women should not be suffering in silence, and their needs should not be ignored. We should all be embracing this topic and having menopositivity. We should be empowered, with women feeling comfortable to say that they are struggling with symptoms, rather than that being a barrier.

As the motion says, different women have different symptoms and experiences of the menopause. Therefore, when women seek medical treatment, they deserve to be heard as individuals with their own experience.

The availability of hormone replacement therapy is increasing. I would hope that any woman who asks for that treatment will be given the opportunity to have it, where that is clinically appropriate.

The Scottish Government's women's health plan and recent improvements in NHS services are very welcome. In addition, there are many good employers supporting female colleagues experiencing the menopause. Let us continue in that vein, with open conversations, suitable

healthcare options and social and employer support.

I will end my speech by highlighting what I consider to be the best-ever three minutes of television. This is an extract from “Fleabag”, in which Belinda delivers a barstool soliloquy on menopause. She says:

“I’ve been longing to say this out loud—women are born with pain built in, it’s our physical destiny—period pain, sore boobs, childbirth, you know. We carry it with ourselves throughout our lives ... Men don’t. They have to invent things like gods and demons ... they create wars so they can feel things and touch each other... and we have it all going on in here. Inside, we have pain on a cycle for years.”

Let us do everything that we can to support women experiencing the menopause and to remove at least some of that pain.

**The Deputy Presiding Officer:** Thank you, Ms Stevenson. I am not sure what facial expression was appropriate to that soliloquy.

I call Monica Lennon, who is the final speaker in the open debate.

18:00

**Monica Lennon (Central Scotland) (Lab):** It really has been an enjoyable debate. Some difficult topics have been covered, but everyone who has spoken has brought a lot of insight and lived experience, and a bit of humour as well. I have given notice that I have to leave before the end of the debate and thank you, Presiding Officer, for allowing that. I apologise that I cannot stay for the minister’s closing remarks, which it would be good to hear.

We have made a good start with the women’s health plan—the first in the UK. There is a lot in there that is positive, as we heard recently at the cross-party group on women’s health, which I chair. We need to keep going on that, and I know that there is commitment to that across the chamber. That is why it is so important to know when we will have a women’s health champion. I am sure that there are plenty of able people who could fill that role.

I congratulate Siobhian Brown on securing the debate. It is important that we do not just let these awareness months and days pass us by. We are having much more open conversations about the menopause and, indeed, the perimenopause. However, just having that talk is not enough.

We know that there is a lot to do, and we have heard about the importance of good-quality time with GPs and in primary care. When I get the chance to speak to the Cabinet Secretary for Health and Social Care, we talk about medical misogyny. He really gets that phrase now and I think that we all have to work on that. Menopause

is a bit like mental health, in that, when we ask people to come forward to get help early, we have to make sure that the resource is there to meet that expectation. That is about supporting the workforce, as well.

As we have heard today, menopause is a workplace issue. We have heard that from a number of colleagues including Carol Mochan, and Mercedes Villalba with her intervention. It is timely that we meet today, because I know that the minister has been at the STUC women’s committee conference, which is important. We are so blessed in Scotland in having fantastic trade union women who are champions in the workplace and who bring us the information so that we can speak in these debates and in our CPGs and committees.

I also give a nod to the all-party parliamentary group on menopause in Westminster. It undertook an inquiry and produced a very good report. It is quite long, so I will not go into it too much, but it makes an important point that I know that colleagues here will agree with, which is that the way in which menopause can affect minority groups including people in the LGBTQ+ community is important. We might have our political differences, but Pam Gosal is an important role model on these issues, by sharing her experience, because we know that many people will be afraid of the menopause. Some people have an easy experience and some do not, and it is important that we break down those barriers.

I thank all colleagues who have shared their experience and, of course, I wish Stephanie Callaghan a good recovery. I think that we have to remind our sisters to take a day off. Life will carry on, so, again, when we talk about good menopause policy in the workplace, it is also about us showing that, actually, it is okay not to be at your work.

Colleagues have been really inclusive in the debate, but in the few seconds that remain I just want to talk about early menopause for those women and people who menstruate whose periods stop before the age of 45. That can also be for reasons that relate to other health conditions. It could be cancer, linked to treatment, or endometriosis. Let’s face it: people are diagnosed with endometriosis far too late on average. That is an issue that I know the minister probably has sleepless nights about, but there is an important commitment to bring that time down from eight and a half years to 12 months by the end of this session of Parliament. That is another issue that we all need to work together on.

I thank Siobhian Brown again for the debate, and I thank all colleagues for their humour and insight.

**The Deputy Presiding Officer:** I invite the minister to respond to the debate.

18:04

**The Minister for Public Health, Women's Health and Sport (Maree Todd):** I thank Siobhian Brown for her motion, and I thank my colleagues for their brilliant and important contributions. There was some humour and some sharing. We should recognise that all of us who have spoken in the debate are women in powerful positions, and it is important that we use our positions to raise awareness of a subject that has, for too long, suffered from being taboo and having a lot of stigma associated with it. I am delighted that we have spoken about not only our own experiences but our community experiences.

Menopause is one of the top priorities in the women's health plan, and I truly believe that we cannot talk about it enough, but I will try to stick to my seven minutes.

World menopause day and menopause awareness month provide us with a valuable opportunity to highlight this important transition in women's lives, but it is one that many women know little about. Women have told us, and the evidence shows, that when they are well informed about the menopause, and know what to expect, their experience can be more positive. Knowledge, information and myth busting are powerful. One of the many aims of the women's health plan is to build on the "knowledge is power" theme, and we have invested a great deal of effort in providing resources on the NHS Inform women's health platform in a variety of forms. We have provided not only reading materials but material that is targeted at health professionals as well as at women, and myth-busting films. That work is very powerful.

Being informed about the menopause means that we know what to expect in the future. It can help us to manage the symptoms being experienced in the present, and we can support other people in our lives with experience of the menopause, whether that be in our personal lives—our family and friends—or in the workplace.

During menopause awareness month, the Scottish Government used its social media channels to raise awareness about the menopause and to highlight the resources that are available on NHS Inform. During women and girls in sport week, we linked with our partners, our active Scotland team, to highlight the positive impact that exercise can have on menopause symptoms.

We also worked with our partners at the Health and Social Care Alliance Scotland and with the charity Close the Gap to create two new resource

packs on menopause for the workplace. The alliance developed a pack for women and people who experience menopause on menopause support in the workplace, while Close the Gap created a resource for employers on creating a menopause-aware workplace. Both resources can be found online.

I whole-heartedly agree with the sentiment expressed in today's motion that we all benefit from an open conversation about menopause. Just last week, the First Minister attended a menopause cafe in Perth—a place where people come together to chat about the menopause. Over the summer, the First Minister also spoke with Kirsty Wark about her experience of menopause at Menopause Cafe's "Flush Fest" to illustrate the impact that menopause can have on all women. We want to continue that conversation throughout the year so that we can improve support and end stigma.

The frustration and disappointment that women express about their experience of menopause is consistent with the feedback that we received from many women across Scotland when developing the women's health plan. We listened to women, which is why menopause care and support is a top priority in that plan. Women of all ages should know what to expect from menopause, what the symptoms are and what can help them, so that they are not taken by surprise by any changes, either physically or mentally.

In October 2021, we launched the menopause resource, which is now part of the women's health platform on NHS Inform. As I said, through that resource, we are busting menopause myths and highlighting menopause symptoms and options for care, treatment, support, mental health and much more. A huge range of treatment options are available on the NHS in Scotland without any charge for prescription, and every mainland health board now has a specialist menopause service, with support in place for island health boards that do not have their own service.

Women told us that they do not always get the support that they need when seeking help for menopause symptoms. That is why, through implementation of the women's health plan, we intend to build a basic understanding of menopause among all healthcare professionals. That should include awareness of the symptoms of perimenopause and menopause, the intermediate and long-term consequences of menopause, and knowing where to signpost women for consistent advice and support.

As I said, I am proud of the progress that we have made in the first year of the women's health plan. We have improved access to information and put together a bespoke training package for GPs on menopause and menstrual health. We are also

working with the University of Glasgow on research on menopause and menstrual health in the workplace.

A survey launched on world menopause day this year seeks to learn about the personal lived experience of menopause and the menstrual health of those people who are working in NHS Scotland. We will use that information to build a high-quality workplace strategy for menopause in the NHS, which we hope will act as a leading light for private and social care employers.

I started my day at the Scottish Trades Union Congress women's conference and, as members might imagine, I loved every minute of it. I was delighted to be with them and to update them on the progress of the women's health plan. One of the issues that came up loud and clear was that being supported in the workplace is an essential part of action on menopause. Women need to know that there is support in place to help them to work comfortably during menopause. It is difficult for some women to talk about it. However, it is important to be able to speak openly in the workplace.

As part of our fair work approach, we will work with employers and trade unions from all sectors where low pay and precarious work can be most prevalent to develop sectoral fair work agreements that deliver improved employment outcomes, such as payment of the real living wage, better security of work and wider fair work first standards. Those standards include action to tackle the gender pay gap; as we all know, there are many drivers that restrict women's opportunity for progression in work, such as health and menopause.

Mercedes Villalba mentioned research. I have already mentioned some of the research in the NHS workforce. We have already committed £250,000 as part of the women's health plan to research on endometriosis. We also have a longer-term commitment to develop a women's health fund to look at those areas where the understanding of women's health problems is poor—we know that there are many of those areas—and target research there. I am pleased that we have started with endometriosis. However, further work on menopause is to come.

**Pam Gosal:** I thank the minister for that information. How do we reach communities such as mine that still think that the menopause is taboo? When I started having perimenopausal symptoms, I did not know what they were even though there is so much information out there, because no one in my house spoke about it—and no one wants to speak about it around me either. How do you reach those people?

**Maree Todd:** That is a really good question. Something that we know that works in certain

communities that face health inequalities and find it harder to access healthcare information is to get right in among those communities, find the leaders—like Pam Gosal—and work with them to reach the communities so that they can get the information that they need. Written information on the women's health platform is available in many different languages; there should be information online that is available and accessible to all our communities in Scotland.

I was pleased to hear Evelyn Tweed, Stephanie Callaghan and others mention osteoporosis and heart disease. Challenging myths and stigma is great. I am glad that we are talking about treating the symptoms of menopause. However, sometimes I fear that we are missing a public health opportunity to prevent quite severe illness further down the line. I do not suggest that everyone should consider HRT, but I want to bust many of the myths about HRT that were perpetuated in the past and for women in Scotland to be able to weigh up all the pros and cons in order to make informed decisions about their future health.

The women's health plan is very clear: menopause is a priority in Scotland. I am determined that, through the plan, we continue to drive forward improvements in menopause support, listening at all times to the voices of lived experience and ensuring that those voices inform everything that we do. I would like to extend my particular gratitude to the women who continue to inform this vital work and who bring their voices and views to us.

We know that women are not always getting the menopause care, treatment and support that they need. However, through working in partnership, together we can improve menopause support, end stigma and support women to more positively experience this important life transition.

**The Deputy Presiding Officer:** That concludes the debate.

*Meeting closed at 18:15.*



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