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Equalities, Human Rights and Civil Justice Committee

**Comataidh nan
Co-ionannachdan, Còraichean
Daonna agus Ceartas Catharra**

Thursday 1 October 2026

Session 7



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EQUALITIES, HUMAN RIGHTS AND CIVIL JUSTICE COMMITTEE

6th Meeting 2026, Session 7

CONVENER

*Katie Hagmann (Carrick, Cumnock and Doon Valley) (SNP)

DEPUTY CONVENER

*Meghan Gallacher (Central Scotland and Lothians West) (Con)

COMMITTEE MEMBERS

*Holly Bruce (Glasgow Southside) (Green)
*Amanda Lindsay (Central Scotland and Lothians West) (Reform)
*Fulton MacGregor (Coatbridge and Chryston) (SNP)
*Carol Mochan (South Scotland) (Lab)
*Collette Stevenson (East Kilbride) (SNP)

*attended

THE FOLLOWING ALSO PARTICIPATED:

Chloe Campbell (Poverty Alliance)
Charis Chittick (One Parent Families Scotland)
Sara Cowan (Scottish Women's Budget Group)
John Dickie (Child Poverty Action Group)
Susan McKellar (Scottish Women's Convention)
Kate Nevens (Edinburgh and Lothians East) (Green)
Anna Ritchie Allan (Close the Gap)

LOCATION

The Mary Fairfax Somerville Room (CR2)

Scottish Parliament

Equalities, Human Rights and Civil Justice Committee

Thursday 1 October 2026

[The Convener opened the meeting at 09:31]

Decision on Taking Business in Private

The Convener (Katie Hagmann): Good morning, everyone, and welcome to the sixth meeting in 2026 of the Equalities, Human Rights and Civil Justice Committee. We have received no apologies. I welcome Kate Nevens MSP to our meeting.

The first item on our agenda is a decision on whether to take items 3, 4 and 5 in private. Are members content to take those items in private?

Members indicated agreement.

Women's Poverty

09:32

The Convener: Item 2 is a round-table evidence session to inform the committee's pre-budget scrutiny for 2027-28. The committee agreed to focus on issues relating to women's poverty and to continue its human rights budgeting approach.

Before we move to any questions, it is important that we do some introductions. I invite members and witnesses to introduce themselves briefly. I am the MSP for Carrick, Cumnock and Doon Valley. This parliamentary session is my first. I am also the convener of the committee.

John Dickie (Child Poverty Action Group): I am the director of the Child Poverty Action Group in Scotland.

Holly Bruce (Glasgow Southside) (Green): I am the MSP for Glasgow Southside and I represent the Scottish Greens. I am their spokesperson on social justice.

Anna Ritchie Allan (Close the Gap): I am the director of Close the Gap. Our work relates to women in the labour market.

Kate Nevens (Edinburgh and Lothians East) (Green): I am a regional MSP for Edinburgh and Lothians East. I am the Green spokesperson on equalities and international development.

Sara Cowan (Scottish Women's Budget Group): I am the director of the Scottish Women's Budget Group. We focus on women's equality and the role that gender budgeting can play in delivering that.

Carol Mochan (South Scotland) (Lab): I am one of the MSPs who represent South Scotland.

Charis Chittick (One Parent Families Scotland): I am the head of policy, strategy and communications for One Parent Families Scotland. We provide advice and support for single-parent families across Scotland.

Fulton MacGregor (Coatbridge and Chryston) (SNP): I am the MSP for Coatbridge and Chryston.

Susan McKellar (Scottish Women's Convention): I am the manager of the Scottish Women's Convention, which is a charity that goes around Scotland gathering the lived experiences of women and feeding that into policy and legislation.

Amanda Lindsay (Central Scotland and Lothians West) (Reform): I am an MSP for the Central Scotland and Lothians West region.

Chloe Campbell (Poverty Alliance): I am the policy and parliamentary officer at the Poverty Alliance. We are Scotland's national anti-poverty network.

Collette Stevenson (East Kilbride) (SNP): I am the MSP for East Kilbride.

The Convener: Thank you, everyone. As I said, you are all very welcome. Today's meeting is important. We will take the opportunity to do pre-budget scrutiny. As outlined, it is important that we take a human rights-based approach.

We are particularly interested in women's poverty, and the Government is clear that it is focused on eradicating child poverty. Another element of the conversation that would be helpful to touch on is the relationship between public sector reform and women's poverty. There are some really big themes, so it is helpful if we can have a back-and-forth, robust, round-table session rather than just going backwards and forwards in the usual way. If anybody wants to come in on any of the topics, just let me know, and I will also try and keep an eye on the room.

I will start, and I will throw this out to the floor to see who wants to jump in first. We have looked at different frameworks, and one of the ones that has been touched on is the availability, accessibility, acceptability and quality—AAAQ—framework, which is about whether things are available, whether there are accessibility issues, whether there is acceptability and whether there is quality. I hope that some of you are familiar with that framework. When it comes to the Scottish Government budget—and thinking about women's poverty in relation to child poverty—where is the Government getting it right? Does there need to be greater focus in order to have a greater effect and better outcomes for children within this space? I will pause and see whether anybody wants to come in first.

Anna Ritchie Allan: The most recent tackling child poverty delivery plan included a clear link and recognition that women's poverty and child poverty are interconnected and that, therefore, to tackle child poverty, women's poverty must be tackled as well. That was a welcome return to that analysis; in the previous tackling child poverty delivery plan, that recognition was not there. The analysis and narrative in the tackling child poverty delivery plan are reasonably good, but that does not translate into specific actions to tackle women's poverty as a necessary step, particularly for those women who have children in the priority family groups—young mothers, disabled women and single parents. We are particularly interested in young mothers; this week, working with Save the Children, we launched research on young mothers' employment. Particularly high levels of

children who have young mothers under the age of 25—55 per cent—experience poverty, and 42 per cent of young mothers are experiencing in-work poverty. That group of women is overlooked and underresearched, and there are very few actions and almost no explicit actions to tackle their barriers to fair work.

The Convener: Thank you—that is really helpful.

Sara Cowan: I will expand on Anna's point about the tackling child poverty delivery plan. I agree with her about the improved analysis within that plan and the link between women and children's poverty, but the challenge is how that analysis goes into the budget cycle. We need to see the budget as a cycle, not just the one budget moment. There is gendered evidence and identified gender need in the plan, but, in the budget, we would like to see clear policy action, such as the steps that are being taken and the resource allocation to back them up. It is also about continuing to monitor that, so we need clear gender-sensitive indicators within the process, and measurable outcomes for women on what we want to see from the actions that are being taken. We think that gender budget analysis would really improve that process to make it part of the whole budget cycle. Within the plan, there are clear links between suggested actions and their gendered nature, but it is unclear whether gendered evidence is determining the level or distribution of spending, rather than just demonstrating that an existing policy is expected to benefit women. We would like to see that clearer link between the resource allocation and the suggested actions.

One area where we could see greater focus, which I hope that we will talk about a lot this morning, is around delivering on childcare and funded childcare hours. We know that the Government has committed to expanding the childcare option to children from the age of six months, and we look forward to seeing more detail about how and when that expansion will take place. However, there are steps that can be taken in this budget to improve the delivery of the existing funded offer as well—for example, ensuring that children start receiving the funded offer from the day or week after their birthday, rather than the term after it, which can delay access to childcare by up to five months. We also need to look at really investing in delivery for eligible two-year-olds, and at the expansion of childcare through the lens of women in poverty and women on low incomes, in order to support how that expansion goes forward.

The Convener: That is really helpful. There is a huge amount of data; the committee has talked about how we want to be outcome focused, and you have captured that with regard to those

measurable outcomes. If we get into minute detail today, that would be absolutely fine, but if you want to send in further information following today's session, that would also be welcome.

Charis Chittick: I echo what Anna Ritchie Allan and Sara Cowan have said. We see the direct impact of measures such as the Scottish child payment on reducing poverty. When that payment was first introduced, families told One Parent Families Scotland that it was helping to pay for extras such as swimming lessons for their children. Now families are telling us that they cannot survive without it, because it is going on the weekly food shop. We need to invest in the things that we know are working, and that is a real wake-up call about where we need to go with the Scottish child payment when it comes to reaching the 2030 child poverty targets.

We know that single parent poverty is highly gendered; 92 per cent of single parents are women, so there is a direct link between child poverty and women in poverty. We also know that female single parents are 68 per cent more likely than the wider population to have public debt, so there is a link between low income and public debt. I hope that we will get into that a bit more in relation to public service reform, because we need to look at public debt as a key issue and driver in poverty—in particular, the really aggressive forms of pursuing council tax debt.

The Convener: Thank you. Holly, were you looking to come in?

Holly Bruce: I just want to comment on a few things that have been mentioned so far; we have so much to get our teeth stuck into. Anna Ritchie Allan, you mentioned that young mothers are one of the targeted groups within the child poverty action plan and that there are no clear actions associated with that. Do you have examples of what actions are needed for that group?

My second question is to Sara Cowan. On childcare funding, you mentioned the free at three policy and said that provision should start the Monday after the child turns three. We know that that is a council-delivered programme, and council budgets can be slashed to that degree. What can we do in the Scottish Parliament to ensure that that does not take place and that provision does not become a postcode lottery across Scotland?

Anna Ritchie Allan: There is a real dearth of specific and explicit action on young mothers' employment, but the research that we conducted with Save the Children shines a light on exactly what their experiences are. They are a lot like women as a group, except that, in many regards, they experience intensified inequalities. This will probably come up quite a bit, but the main thing that came out was the lack of adequate childcare,

particularly for under-threes—and under-twos in some cases—and for children who are disabled or have additional support needs. Affordability is also a real concern. Young mothers spoke about the tensions that that creates when they have a job in a place where the employment practice is not accepting of their situation. They described being unfairly penalised when they have to go and pick up their disabled child because the service does not have specialist support.

Flexibility is another thing that young mothers said that they needed. It is not just about early learning and childcare provision but about wraparound support—before and after school and in holiday clubs, so that they do not face that cliff edge during term time.

09:45

Alongside childcare, which, as I have said, is a particularly important issue, I also wanted to flag up that employability services are not meeting the needs of young mothers, particularly those who are disabled and survivors of domestic abuse. We have had the no one left behind approach, which was purported to be more person centred; however, in many cases, it still seems to be business as usual on the ground, which reinforces patterns of inequality such as occupational segregation and concentration in low-paid, insecure work.

Sara Cowan: With regard to the free at three element, it provides a space for local authorities to make decisions, but that is because the Scottish Government guidance places the statutory right from the term, rather than the week, after the child's birthday. Scottish Government guidance could be changed to remove that loophole, as I would describe it. After all, the Government likes to say that all three-year-olds can access funded childcare, and that is not the case across Scotland.

We have been reviewing local authority budgets each year for the past few years, and we have seen that although some local authorities were providing funded childcare at the earlier stage, they have, due to the tight finances for local government, changed their approach and have gone with the statutory level, because that is what they feel the Scottish Government funds them for. Therefore, there are two elements to consider from the Scottish Government, and the Scottish Parliament, point of view: first, a review of the statutory guidance; and secondly, local government funding more widely, and its gendered nature, as well as the decisions that have to be made at the local level, because of tight funding.

The Convener: Thank you. I will bring in John Dickie next, and then the other witnesses.

John Dickie: I echo much of what has already been said. Indeed, on the question of where the Scottish Government and the Parliament have been getting things right, I would echo what Charis Chittick has said about the investment in the Scottish child payment and the very real impact that it is having on levels of child poverty in Scotland. Child poverty has reduced by four percentage points since 2021, which means that at least 40,000 fewer children are living in poverty, and the Scottish child payment has lifted around 50,000 children out of poverty. That is real investment that is working and is reducing levels of child poverty. I also point out that 80 per cent of the parents who claim the Scottish child payment are women, so this is all about supporting women and children and acting on that.

However, I just want to make two points about it. First of all, we cannot be complacent; we are still a long way off meeting the child poverty targets. Indeed, there is a gulf between where we are now and those targets, never mind the First Minister's ambition of eradicating child poverty. As a result, more will need to be done to improve the adequacy of Scottish social security, and one way of doing that would be to ensure that the commitment to increasing the payment to £40 per week for the under-ones is extended to all eligible children. We need to see the adequacy of the payment improved in that way.

There are also families that are missing out, because mums are not able to claim for their children. For example, some mums living in temporary accommodation are unable to get the Scottish child payment, because they are in receipt of housing benefit, which is not a qualifying benefit. Others are in receipt of maternity allowance rather than statutory maternity pay, and that, too, is not a qualifying benefit for the Scottish child payment. Things can be done to ensure that some of those families get the payment. After all, they are on equally low incomes as others, but, because of the mechanisms and the eligibility criteria, they are missing out.

We also know of families that are excluded from social security support because of their immigration status, and some of them are missing out on what is a key source of support—that is, the Scottish child payment. We think that there are ways of dealing with that. For example, further funding and guidance could be provided to local authorities to ensure that they deliver payments equivalent to the Scottish child payment under section 22 of the Children (Scotland) Act 1995. There are ways in which we can try to plug some of those gaps to ensure that some of the families who are missing out at the moment, and those who are facing multiple barriers and inequalities in the system, can get the full benefit of that support.

Another key point is that although the past few budgets have been focused on the right things, to some extent—investment in social security and the child poverty delivery plan, which had a series of actions on childcare and employability support for parents—those actions have not all been delivered, because the budgets failed to provide the resource that was required to deliver them. That has gone wrong for the past few years, and we need to learn from it. The Government has identified the right actions, but we would suggest that its actions were not at the scale that was needed, and they were not funded. Something has gone wrong in the budget process, because a delivery plan that was meant to deliver the Government's number one ambition has not had the required resources allocated to it.

The Convener: I would like to touch on an area that links to some of Anna Ritchie Allan's comments. It is the impact of the young parent penalty on universal credit. What role do you think the Scottish Government should play in addressing that, and what is your organisation doing to challenge it?

Chloe Campbell: I will echo much of what other people have said, including the point about the importance of social security. Women, in particular, have less access to paid and secure work, so they rely much more on social security and are more vulnerable to cuts, inadequacies and complex systems. Social security has a massive impact on levels of child poverty in Scotland. It is a human rights issue, and it is also an enabler of other human rights, such as access to housing, transport and food.

Coming back to your initial question about progress on children's rights and child poverty, it is important to think about the incorporation of the United Nations Convention on the Rights of the Child into Scots law and the way that it has put a spotlight on the right of children to have a standard of living that is adequate for their physical, mental, spiritual and moral wellbeing. That incorporation should drive action in the tackling child poverty delivery plans, and it should drive action towards our child poverty targets.

Everybody around the table knows that poverty is a direct breach of our human rights. It is a direct breach of women's human rights and it undermines people's ability to meet their basic needs. It is important to think about the necessity for a strong human rights bill for Scotland that takes into account the responsibility of duty bearers to work proactively to reach people's individual and collective rights. That is a key consideration for women's rights and children's rights and for reaching our child poverty targets to ensure that women, children and families can live in decency and dignity. We need to take a human

rights-based approach, and a strong human rights bill is urgently needed.

Fulton MacGregor: The number of people who wanted to come in means that I have missed the boat slightly, because I wanted to ask about something that Charis Chittick raised in her contribution. It was on the amount of public debt that single mothers experience. Those stats were quite striking and merit coming back to, particularly those relating to council tax, because constituents often come to us, as MSPs, about that.

As well as the debt being enforced, having council tax debt can often make it difficult for someone to move house. I do not know whether that is the same in every council area. They might have a larger family, but they are blocked from accessing a bigger house because they have council tax debt.

Charis, my question is for you, since you raised the issue. What can the Scottish Government do, through its budget, to support women who are in that position, and what can local authorities do?

Charis Chittick: There are a number of things that we can do to tackle council tax. First, we need council tax reform. The property values associated with council tax are from the 1990s, so they are very out of date and are not keeping pace. The council tax is reduced by only 25 per cent for single people, so they are disproportionately paying a higher proportion of their income to it. It is a penalty on single people. Therefore, I would call for action to have council tax reduced by 50 per cent instead, which would be fairer.

On enforcement action, council tax debt is pursued much more aggressively than any private debt. Some parents will receive a letter within a month of missing a payment, demanding the full amount of council tax for the year ahead. Payment for a whole year is demanded of them and, if they cannot pay it, the case goes to sheriff officers and court action, which is a really expensive way of doing things. If someone cannot pay for one month, how are they supposed to pay for a year in one go? We need a much more compassionate approach to enforcement, and we need to work alongside people. A really important part of whole family support is about considering how we can incorporate support for families and looking at the bigger picture of what is impacting them when they come to us with issues such as debt.

The Convener: I see several hands going up, but I will go to you first, Susan, because we have not heard from you yet, then I will go to Anna Ritchie Allan and Sara Cowan.

Susan McKellar: I come back to single parents and younger parents under the age of 25 who have children. A huge stigma exists, which our media

has fuelled by demonising young women who fall pregnant and have children. We need to do more to tackle that. We know that some women out there are not claiming the benefits that they should be claiming at the moment because of the shame and the stigma that surrounds their situation. That goes for older women as well. Across the board, the people who are entitled to benefits are not claiming them because the benefits system is not human rights focused. More needs to be done in that regard.

The blame is put on the single mothers, but fathers were involved at some point. Fife Gingerbread is doing really good work with regard to child maintenance, to try to get money back into the families who are sitting in poverty and need it the most. We have to look at different things and not just blame the women by saying that that issue is their issue, when it is the structural issue around it that has created the situation. We need to think about the structures that we are sitting in with regard to the unpaid care that women provide, which is not spoken about enough. We say that work is the route out of poverty, but childcare is the bridge: if a woman does not have childcare right, she cannot take that step to go into work and get herself out of poverty. We really need to look at that issue.

In rural areas, the structures are sometimes not even there to facilitate those childcare facilities. When we were up in Caithness, we spoke to a woman who travels for four hours every day to get her child looked after; she pays a third of her wage on childcare so that she can work. She is in poverty, but she is working and travelling for four hours a day at a time to do so. That is not accessible. It is not that great with regard to the human rights structure, to be honest. We need to look at the geography of Scotland and at where our facilities and resources lie.

Women are deciding not to have children. We have seen a huge depopulation, partly because of the pressures put on women with regard to the costs of childcare. If you are working and having to pay more than a third of your income on childcare—especially for under-twos—to get back to your previous role, is working really worth your while? When you have taken out the cost of travel and everything else, you are leaving yourself in poverty—you are in that vicious cycle.

We need to look at what is available. I know that Scotland is doing really well with regard to free childcare for children aged two years old and over. However, as Sara Cowan has said, we know that some women cannot get their kids into nurseries at the age of three or nearly four and that the accessibility for certain children with disabilities is not there, either. The cost goes to the parents who are trying to manage all that, who are the buffers

against poverty. The Poverty Alliance has been trying to introduce a minimum income guarantee so that nobody falls below that line, which could mitigate that trap of recycled poverty that people fall into.

The Convener: Thank you. Several people want to come in, which is great, but I said that I would come back to Anna Ritchie Allan and Sara Cowan, and then Collette Stevenson has a question.

10:00

Anna Ritchie Allan: I will follow up on what Charis Chittick said about public debt and highlight the particularly gendered nature of coerced debt, which is a hidden but widespread form of abuse and control that is experienced by women who are experiencing domestic abuse. It can happen even after separation, and it is when perpetrators build debt in a woman's name through coercion, control and fraud, driving poverty, housing insecurity and prolonged control.

I point to the research that has been done by Scottish Women's Aid on coerced debt, the extent to which it drives women's poverty and its particular implications for single parents. There is a risk that, if debt is considered without gendered and domestic abuse lenses, it will be misunderstood as personal financial difficulties rather than continued coercive control. Gendered inequalities, such as women having lower and more insecure incomes, along with caring responsibilities and more engagement with public services, mean that they are more likely to be left with debt and enforcement action, as other witnesses have said.

Sara Cowan: I wanted to make a similar point about coerced debt, but I will not repeat what Anna Ritchie Allan just said. However, with regard to council tax more widely, as Charis Chittick said, we need to reform the council tax system. Many of us around this table represent organisations that are members of Tax Justice Scotland, which is urgently looking into what the Scottish Government can do to reform local government finance. Again, that is a very gendered issue, because how local government is financed matters deeply to how public services are funded at a local level.

There is public support for reforming council tax. Tax Justice Scotland has done its own polling on that, while the Scottish Government's consultation on council tax showed that there is overwhelming support for change, with 82 per cent of respondents in favour of changing council tax. When discussing the budget, women's poverty and child poverty, it is important to consider where

resources are being raised from and the gendered nature of that.

As I mentioned, we review local authority budgets each year. Over the past few years—following the council tax freeze, which lasted for several years—the rate of council tax has gone up by considerable percentages. Very few councils are conducting equality impact assessments on that area of their budget decision making, which is a gap. Not undertaking such impact assessments to consider the challenges that come from rising rates of council tax can lead to some of the problems that Charis Chittick pointed to in relation to the gendered nature of council tax and the debts that can ensue.

The Convener: Thank you. John Dickie wants to come in—is it on that particular point, John?

John Dickie: It is more generally about council tax and council tax reductions.

The Convener: Let us stay with council tax and then we will move back to childcare.

Collette Stevenson: I still have a question on that point.

The Convener: Collette will ask her question and then I will come back to you, John.

Collette Stevenson: In the previous parliamentary session, the Social Justice and Social Security Committee did an inquiry into financial considerations when leaving an abusive relationship. We heard that councils can write off abuse-related council tax arrears, but some councils are pursuing that debt, so the decision is down to each local authority. One of the recommendations that we made as a committee was that there must be consistency rather than a blanket write-off. I am quite concerned about that issue, and I would like to hear about whether improvements are being made in relation to council tax reductions as well as write-offs, particularly for people who need to come out of an abusive relationship.

We also worked well with Financially Included, which gave us some great examples of lived experience with coerced debt, not just in relation to council tax.

Charis Chittick: We have seen small improvements, but, as you said, provision is inconsistent across different local authorities, so it is a postcode lottery for parents, depending on what action the different local authorities choose to take. Although there are some examples of good practice, overwhelmingly, our experience is that it is still difficult. There is also a lack of awareness of what is available. People experiencing debt take a long time to come forward for help, because it is a

very stigmatising experience for people. People can be in unmanageable debt for years before they have the confidence to get help, or it might be that they hit rock bottom and there are no other options, so they then come forward. There is also a lack of awareness of what debt help is available. There are people trying to profit from debt, so we need to ensure not only that free debt help is widely available—which it is—but that it is widely known about, which is not the case. Therefore, we need to do whatever we can to help families know that debt help is available and that they can get advice and support. When people are able to access advice, advisers can help them to make use of the available supports.

The Convener: If I may jump in on that point, is there any evidence on whether women are more likely than men to seek debt advice and support? We are looking through a gendered lens today, and people are carrying a huge amount of stigma. Do you have data on that?

Charis Chittick: I do not have it with me, but I can have a look and come back to you.

The Convener: That is perfect, thank you.

Collette Stevenson: We need to be mindful of public service reform, which we are taking forward in this parliamentary session. However, I would like to hear the witnesses' views on how we ensure that women and children do not bear the cost of public service reform through any efficiencies made. How do we ensure that the shift is possible?

The Convener: I will bring Chloe Campbell in on that. There are lots of hands up, so we will work our way around everyone. I also welcome Meghan Gallacher, who has now joined us.

Chloe Campbell: I can come in on public service reform and go back to a few points that Susan McKellar raised, particularly on rural access and the minimum income guarantee.

The question about public service reform is important, because public services in Scotland are not working for people, and they are not working as they should for women who are experiencing poverty. Preventative work and the work that ensures that women have relationships, connections and the support that they need, not just at the point of crisis but to thrive, represents a really long-term project. People need services and support that will be with them for the long-term, yet we are increasingly seeing vital women's services being underfunded and closed down, which speaks to the financial and political climate that we find ourselves in.

Rightly, the Scottish Government's priority of public service reform has been met with worry and scepticism that, at its core, it is about cost cutting. Therefore, central questions remain for us about

how public service reform will be structured to ensure that, at its core, it is tackling poverty, tackling women's poverty and insecurity, and contributing to meeting our child poverty targets. We need these reassurances because, as a membership organisation, we are hearing deep-rooted worry about the reforms. Many of our member organisations work alongside the statutory services that are delivered by local authorities, and they also step in where services have failed to support women in crisis or in need.

There are two aspects to that worry. First, organisations are worried that public service reform means cuts to funding and services. That will put even more pressure on third sector service delivery, which we know is already stretched, and we think that that will happen without additional funding. Secondly, organisations are worried that, in this tricky funding landscape, savings will be made at the cost of third sector organisations, which are providing a huge amount of benefit to women who are experiencing insecurity and poverty. As a result, either organisations will have to deliver more for less or they simply will not be able to survive.

The challenge of funding is widespread and widely felt, so we know that there needs to be a move towards fair funding for the third sector, as set out by the Scottish Council for Voluntary Organisations. There should be a long-term flexible, sustainable and accessible approach to funding. There also needs to be a recognition that community and voluntary organisations have an important role to play in public service reform and that their experience of working alongside women who are experiencing poverty gives them insight into where public services are working well and where people are falling through the gaps. Therefore, there is a key role for the expertise of community and voluntary organisations and the third sector in the process.

Also within public service reform and more widely, there is a question around geographical access to services, particularly for women in rural communities who are experiencing poverty. We are coming to the end of a three-year rural poverty project that spotlights the reality of people who live in rural and island Scotland. That poverty is often hidden, which means that the experiences of women who are living in crisis in rural areas are also hidden.

The main themes that have come out of our work have been around transport, childcare, energy and access to food, but the overarching theme is difficulty in accessing the services that people need in their communities. We have heard the experiences of women who are in crisis and who have no access to the services that they need in their local communities, whether that is housing

or face-to-face support. The lack of access to services is exacerbating the feeling of loneliness and crisis. There needs to be a consideration of women's poverty in the rural context more generally, in the work of this committee and in the budget process to ensure that the experiences of rural communities do not remain as hidden.

To go back to the final point, at the Poverty Alliance, we think that the minimum income guarantee is a simple and powerful idea. It would establish a minimum income floor below which no one would be allowed to fall. It would ensure that everyone has the income security that they need to thrive, which would be particularly beneficial for women who are experiencing poverty.

We would need action across three areas: good jobs that pay bills, strong services and better social security. We know that this is a long-term and very bold vision, but we also have a costed road map to get us there. The Scottish Government established an expert group, which has published its final report. The report provides a costed road map to establishing the minimum income guarantee, which I think should be a key consideration in how we drive action around women's poverty.

The Convener: Thank you. It is helpful that you have raised the issues around accessibility, including in relation to geography and stigma.

John Dickie: That ties in to the points about council tax debt and the role of council tax reduction. It is about ensuring improved take-up of council tax reduction and considering potential opportunities when thinking about public service reform to ensure that people are able to access their entitlements, including council tax reduction. For example, better data sharing between the Department for Work and Pensions and local authorities would ensure that they have the data to identify those who are entitled to council tax reduction and other local benefits. We should also be encouraging and supporting all local authorities to treat a claim for universal credit as a claim for council tax reduction. That points to an opportunity in the public service reform agenda to consider data sharing and how we can remove barriers to accessing the supports and entitlements that families, including women and children, have.

More generally on public service reform, I echo Chloe Campbell's point that there are very real concerns that the focus on efficiencies and on workforce reduction in our public services has the potential to impact badly on women and children, who are particularly reliant on public services. We need to ensure that the approach to public service reform has reducing child poverty at its heart, because that is the national mission and the number 1 priority of the Government. Therefore, it

is welcome that prevention is described as the key pillar in the public service reform strategy, that social security is recognised as a key preventative spend and that the Scottish child payment is described as a key reform success. That needs to point to budget decisions and to where resources should be prioritised.

It is important to focus investment on what we know works. Social security works in women's and children's poverty. We must also focus on what will make it easier for families and parents to access not only social security but the childcare, housing and wider public services that they need. It is important to ensure that, at every point in the process, decisions are being checked for their impact on the levels of women's and children's poverty.

10:15

The Convener: Your comment about data sharing could apply across a range of issues, specifically when we are looking at women's and children's poverty.

Carol Mochan will ask the next questions.

Carol Mochan: A lot of the points that I was going to ask about have been covered. I am really interested in the public debt element and the way in which we aggressively pursue that. There needs to be a change in that regard.

My question is for Charis Chittick or Sara Cowan. Is there a reason why the set-up does not allow women to get that advice early on? Are there things that we could do that might help women get advice earlier, so that the issue does not have a longer-term impact on their health, their family and their decision making? Is there anything in that area that we could recommend to the Government?

Charis Chittick: There are a few things that we could do. Having campaigns that destigmatise getting debt help are important, as they ensure that consistent messaging goes out that debt can happen to anyone. It could happen to you, it could happen to me; a change of circumstance such as a relationship ending can push anybody into debt. That messaging is about acknowledging that debt can happen to anyone and can be a universal experience.

As I said earlier, it is important to highlight the range of free help that is available. At One Parent Families Scotland, we have debt help for single parents, and Citizens Advice Scotland and StepChange provide similar services. There are big providers of free debt help for people, so we need to build the awareness of that availability.

Carol Mochan: Is that kind of access available in the right places for people? Are the services based where they should be, so that they are accessible? We talked about how women's lives can be quite complicated. They might be struggling with transport or childcare, or they might be in an abusive relationship and need to access services in private. Are those services available to people in their communities?

Charis Chittick: Services are doing everything that they can to make that possible, but the issue highlights the bigger issue of the funding that is available for services. There is a lack of multiyear funding, which means that the very people who are giving debt advice are often being put on notice of being made redundant themselves and face job insecurity as part of that. There has also been a lack of uplift in funding for services to match inflation over the past few years. Services are struggling under those pressures, so we need to see sustained multiyear funding to make sure that they are able to not just survive but flourish and be there for the parents who need it most.

We know that advice is a lifeline and, as you highlighted, it impacts people's mental and physical wellbeing. We see the correlation between unmanageable debt and people struggling with mental ill health and considering suicide as their only way out of that. That is a really serious issue for parents.

While we are on debt, the other thing that I would highlight is that One Parent Families Scotland is now seeing an increase in childcare debt coming through in our services. It is deeply concerning that parents are experiencing that. The situation is even more stigmatising in many ways, as those parents have to face their creditors every day when they are picking up and dropping off their children.

The Convener: Lots of people want to come in—Amanda Lindsay has not asked a question yet, and Holly Bruce, Collette Stevenson and Meghan Gallacher are on the list to come back in. However, I would like to stick with debt for the moment. Amanda, is your question on a different topic?

Amanda Lindsay: Slightly.

The Convener: Okay, perfect. I will bring in Sara Cowan to respond to Carol Mochan's question.

Sara Cowan: Going back to Charis Chittick's point on what can be done about support for debt, I think that we need to look at the no wrong door approach and how services that women might already be in contact with can signpost them to other services. In a significant piece of participatory work that we did with women in Aberdeen, my colleagues sat down with four

women who had experience of domestic abuse to map the organisations that they were in contact with. It turned out that they were in contact with 39 organisations; the participants felt that there was a need for better collaboration and communication between the different services, because, at the moment, it is up to individuals to work out how to navigate the different systems. Therefore, when it comes to public service reform and how it might address the issue of debt, we think that ease in accessing services would be a key element in getting the right support in place.

The Convener: Holly Bruce and Collette Stevenson want to ask about debt, too, and I know that John Dickie wants to come in.

Holly Bruce: On debt collection, the committee considered a piece of legislation that would increase fees for sheriff officers pursuing council tax arrears. The increase across the board will be between 12 and 15 per cent, and it will increase the public debts of many people in society, particularly women, and compound the debt that they already have. We tried to annul the instrument but, unfortunately, the motion was not agreed to. I note that a three-year review is being built into the process, and I was just wondering whether any of the organisations in the room will be part of that, given that the fees are going to be increased over the next two or three years, at least.

The Convener: I do not know whether anyone wants to comment on that, but I will come to Collette Stevenson, and people might want to respond to both questions.

Collette Stevenson: My question is on child maintenance, which I know is reserved but has a knock-on effect on the level of debt, particularly in one-parent families or families experiencing economic abuse. What impacts of non-payment have you heard about, particularly with regard to weaknesses in enforcement? Again, I know that this is a reserved matter, but what changes could we press the United Kingdom Government to make to ensure that we are fully supporting families in Scotland in trying to reduce that debt burden?

John Dickie: With regard to debt, I would just highlight the issue of advice and the need to ensure that mums, in particular, are able to access information and advice that supports them not only in addressing debt but with income maximisation. I know of very good work that is going on to provide financial inclusion and income maximisation advice in schools. Parents feel comfortable accessing such advice in such settings, and we are embarking on a bit of work that looks at the barriers to schools across Scotland adopting the same approach and ensuring that income maximisation and debt advice work is available.

As for childcare debt, we could look at what might be done to avoid such debt arising in the first place. We certainly know from our evidence that changes to universal credit entitlement or having to wait for the childcare support element of universal credit leave gaps in parents' ability to pay for childcare, and we think that the Scottish Government could do more to fund providers to cover those periods when universal credit is not providing childcare support, so that mums do not have to give up work in order to cover childcare or end up building up childcare debt. More can be done in that space to prevent debt arising in the first place.

Charis Chittick: First, in response to Holly Bruce's question, I am not aware of our being included in that review. Indeed, it would be deeply concerning if sheriff officers' fees were to be increased. I should also say that authorities can be very quick to move to sheriff officer enforcement, so resources could be saved if they were slower in pursuing that.

One Parent Families Scotland has done a lot of work on child maintenance. We did a project in partnership with the Institute for Public Policy Research Scotland and Fife Gingerbread, and our research shows that 20,000 children in Scotland would be lifted out of poverty if they were able to access the child maintenance that they are owed. That is a significant number of children. You have highlighted the right issues. Enforcement is weak or is not happening. There is a lack of support for parents to go to tribunal. There is a shortage of legal aid to support parents with child maintenance, so we need investment in that. That is something that the Scottish Government could do.

There are recommendations on issues that are reserved to the UK Government that you could support. We need a complete overhaul of the Child Maintenance Service, which is not fit for purpose. Families are being retraumatised. Parents are retraumatised when they contact the Child Maintenance Service because they are speaking to different advisers every time and they are having to retell their stories. We need caseworkers, particularly where parents have come out of domestic abuse. Families are experiencing all sorts of issues including miscalculations and missed payments—the list goes on.

We have a detailed report, which I can send you, that lays out 14 recommendations. We co-created it with parents who are receiving child maintenance and parents who are paying it. The system is simply not working for either, but we need to make it work for families, because it is an important tool for tackling poverty, particularly for women, who are the majority of receiving parents.

The Convener: Thank you for that. I am looking at the time. I said that we would move on, but do Susan McKellar or Anna Ritchie Allan want to add anything about debt? We will then have a short comfort break and continue with a question from Amanda Lindsay.

Susan McKellar: I reiterate the importance of financial help and support being available in places that women access, such as food banks—we should not have food banks, but that is another topic—and childcare providers. Schools and early years settings are doing great work through financial inclusion officers and they are trying to destigmatise what people are entitled to. We also need that for older people, because half of them are not taking up the pension credit that they should be getting, and disabled people.

That also applies to carers allowance for people who watch over others. The Scottish Government should take up with the UK Government the fact that pensions are seen as benefits. As soon as people hit pension age, their carers allowance is taken off them, which is putting more people in poverty. Their caring responsibilities have not changed, but their income is reduced because they are no longer entitled to that payment. That is because their pension is seen as a benefit, even though they have paid into it all their lives.

There are lots of unfair things with regard to reserved issues that the Scottish Government could press the UK Government on. I will leave it there.

The Convener: Thank you. This is an opportune moment to say that it is the United Nations international day of older persons today. People are living longer and more older people are involved in childcare. Older people are part of our society, and people are contributing throughout their lives. Women of all ages are important in the discussion about child poverty.

Anna, do you have any final comments on that subject before we stop for a short break?

Anna Ritchie Allan: Older women are more likely to experience poverty, particularly because of inequalities in the pension system and the gender pensions gap. I did not want to miss the opportunity to mention that.

The Convener: We will take a short break of five minutes or so, and we will then continue with a question from Amanda Lindsay.

10:29

Meeting suspended.

10:36

On resuming—

The Convener: Amanda Lindsay has the next question.

Amanda Lindsay: It relates to childcare and childcare costs. Susan McKellar told us a quite harrowing story about a young woman who spends about a third of her wage on childcare and has a four-hour commute. That reminded me of a conversation that I had a while ago with another young woman who was working in a minimum-wage job and doing a long commute and who had a very young baby. She told me that she felt incredible pressure to work and put her child into a childcare setting, but she would have preferred to have support to stay at home to look after the child.

I will ask you this initially, Susan, but this is a question for everybody on the panel. Should the committee perhaps look at ways to offer support for women who choose—it is about choice—to remain at home to look after their children, rather than go out to work because of that pressure? That would be until such time as their children are a little older and are at school, after which those women can access education and training, should they want to.

Susan McKellar: It comes down to flexibility in workplaces. We are supposed to have reasonable adjustments and so on, but we do not have an economy or a business structure that values care. If we do not value care, we will never get the level of flexibility that we need to work from home to enable us to look after our children and facilitate money going into the economy.

It comes down to choice, and women have a lack of choice about what they can do. There are levers. There are ways that we can tackle that, by increasing the national minimum wage, and through procurement. The Scottish Government, through its Community Wealth Building (Scotland) Act 2026, can ensure that people who are brought in to provide services are paid appropriately. We know that those in low-paid work are predominantly women, which is due to issues of flexibility and caring responsibility. If we do not value care, we will not get that output, and businesses will not value it.

During the Covid pandemic, we did that, and we said that we would build back better and make more flexible workplaces for women. We can see the input that women were given at that time and the effort that went in. Women want to work. They do not want to feel disempowered in claiming benefits. There is huge stigma and an idea that women just want to sit at home, watch the children and claim benefits, because that is beneficial for them. They do not. For their own health, including

mental health, and to enable their child to socialise with others, it is important for them to be out and in the workplace and so on, but the system has to be supportive. We have to have better pension provisions, consideration of care responsibilities and flexibility in employment so that women can work from home when they want to.

Thinking about periods for women who do not have children, or about older women who are going through the menopause, those are parts of a life cycle that happens to every woman, yet we do not see that reflected in policies in a way that would allow them the flexibility to work from home when they are happening. Some jobs do not allow that flexibility. That should be reflected in the pay so as to cover what it would cost for them to have childcare.

We need to look at ourselves as a society and value that care. If we do not have a human rights and wellbeing economy, it will not be possible for a mum to have that flexibility of choice.

Amanda Lindsay: I do not disagree with what you are saying about the lack of flexibility in employment, but there are surely some women who would choose to step out of the workplace and remain at home to look after their children. My question asks whether we should also be putting in support for them.

Susan McKellar: Some women have no choice. We know that the structures and facilities are not there. There are mothers with children who are highly disabled who do not receive social care support. We are seeing taxis being used with social care charging in a way that is not supposed to be happening for families with disabled children. That is feeding into their poverty. The mother will want to be at home to manage things and help their children. There are women who do not have disabled children who want to do the same, and they should have the flexibility of having that choice. They are bringing up the next generation of our Scots, so it is important that we help them to do that to the best of their ability.

Anna Ritchie Allan: The notion of choice is really important here. On childcare, Close the Gap did some joint work with One Parent Families Scotland, setting out a vision for a childcare system that involved having choice at its centre. In an equal world, women should be able to choose what they want to do, and their choices should be free from constraints. Some women will not want to be in the labour market and will want to look after their children. That is fine, but it is about the reasons why they are doing that. In the example that you described, Ms Lindsay, it sounded like that woman was experiencing a number of challenges, pressures and inequalities because of

the type of job that she had. Susan McKellar also talked about the inflexibility.

We know that good work, as in a good job or good employment, is good for your health—your mental health and your physical health, depending on the job. Building on what Susan McKellar was saying, I will refer to the voices of young mothers in the research that we published this week, who talked about wanting to find good-quality employment that allowed them to gain confidence, to feel good about themselves and meet their ambitions for themselves and their families in the future, and to be good role models for their children in trying to challenge the stigma that Susan mentioned.

The situation is complicated by the fact that, within mixed-sex households, the costs of childcare are often set against the woman's pay. Women sometimes talk about saying, "There's no point in me doing that low-paid job, because all my money is going on childcare," rather than thinking about it in relation to the wider household income. There are definitely some gendered inequalities and assumptions about whose pay is paying for what.

To go back to your second question, Ms Lindsay, which you followed up on, about support for women, I presume that you mean financial support for women who are doing unpaid care.

Amanda Lindsay: Yes.

Anna Ritchie Allan: I would agree about the risks: there are some risks around that, and there have been ongoing discussions over decades about whether women should be paid for doing unpaid work in the house, such as housework, but there is a risk that that could reinforce gender norms and stereotypes about who does what and how we value those types of work in the home, which is then reflected in the labour market. There are a lot of complexities around that.

John Dickie: I would reinforce the point about being able to have a choice, and getting the right balance between caring responsibilities and work. I reiterate how much those choices have been eroded by cuts to our social security system over the past 15-plus years.

10:45

For example, child benefit, which is paid to the main carer, has lost 20 per cent of its value since 2010. That loss of income and of a resource that enables parents—particularly mums—to make balanced choices is really damaging. At the UK level, CPAG is pushing for restoration of the value of child benefit. Here in Scotland, that reinforces the importance of support such as the Scottish child payment, which goes to mums whether they

are in or out of work and gives additional financial support that allows them to make choices and get the balance between caring and work right for them and their families.

The Convener: I will bring in Holly Bruce.

Holly Bruce: This conversation is really interesting, and I totally agree with the notion that choice is really important.

My question is for all the organisations and is about the lack of good paternity pay. We have inadequate maternity pay but there is real inadequacy of paternity pay, which is a UK Government responsibility. What are your opinions on that?

Susan McKellar: Women tell us that all the time. The burden of care is put on them and they are the shock absorbers of poverty. Women constantly tell us that if there were better paternity pay care might be valued a bit more, because men would take time off, appreciate having time with their families and understand the amount of care and the level of attention that needs to go into that.

Unless we do something about that, we will always have an issue. As it is, maternity pay is not at an acceptable level for someone with a newborn baby. The Scottish Government has put mitigations in place to try to balance that, which is great, but we need to look at the overall policies around care and to overhaul them. Unless we change the opinion that childcare is a gendered task to be done by women, we are not going to move forward. We have to look at aspects such as paternity leave and at the Nordic model, which does things much better than we do here.

Anna Ritchie Allan: I agree. Paternity leave here is completely woeful: it is two weeks, which is ridiculous. Shared parental leave has been in place for some time but is very underused, partly because it is complicated and also because many mixed-sex couples find it financially unaffordable. There is a qualifying period and, for anyone in a low-income family, it is not financially worth while. The Trades Union Congress has done work on the uptake of shared parental leave and on the gendered dimensions of that, which I can share with the committee afterwards. That type of leave is not working.

Although the evidence does seem to show that men want to be more involved in looking after their children, the system constrains that and, instead, reaffirms gendered patterns of care, with those patterns also being reflected in workplace cultures. In some workplaces, the culture takes a dim view of men who want to take time off for paternity or shared parental leave.

Sara Cowan: I will briefly add to the points that have been made. Care patterns are set in the very

early years of a child's life, so this is a really important issue, although I recognise that, politically, it is primarily a reserved one. Our colleagues at the UK Women's Budget Group have a clear idea of how they would like paternity leave to change. That applies both to the initial paternity leave available when a child is born and to the "use it or lose it" six months of paternity leave available to men within the first year of a child's life. Some really critical things need to change.

There are important points to make about the choice of care. We should expand the notion of who makes choices and who is thinking about that, so that it is not only mums who think about that but both parents, with both having access to support within workplaces.

The Convener: I will add my thoughts on this area. I go back to how we can seek to eradicate child poverty by looking at it through the lens of women's poverty. I put my hand up as having been a single parent for many years. The discussion about choice is important, but sometimes women do not feel that they even have a choice so they simply make do and mend, so to speak.

Anna Ritchie Allan made a comment about good work being good for mental and physical health and all the ramifications in that sphere. I remember being told many years ago that one of the loneliest cohorts of people in our society are stay-at-home mothers. Can anyone expand on that and reflect on how we can support young mothers? Witnesses mentioned at the start that they are a cohort of interest. Does anyone want to comment further on that?

Susan McKellar: It comes back to community and young women knowing that there are places they can go. It is important for them, and predominantly those in areas of social and economic deprivation, to be around others who are like them. We have initiatives in Drumchapel such as 3D Families, which also has a disability group, where women can get out and socialise their children and socialise themselves. It is important that we have those spaces.

It also comes back to community funding. Multiyear funding is being taken away and yearly grants are being given instead. You cannot get outcomes within a year of knowing people when those things are taken away. If we want to build a community where women feel safe, we need to look at the structures.

That involves the reform aspect as well. At local budget level, it can be decided that not enough people are using a community centre, so its funding is cut, but there could be parents using it for mother and toddler groups or older people using it for knitting or crochet groups and having cups of coffee. That is taking away places where

those people can socialise and get information about things that give them choice. We need to consider that as well.

Sometimes we cut things on a gender-neutral basis, and we do not consider the issue through a gendered lens to see what the wider impact would be. The same community centre could have a mother and toddler group or an after-school group that a parent relies on so that she can continue her employment. When that is taken away, she has to reduce her hours, which then cuts into that poverty, so we need to consider that, too.

Anna Ritchie Allan: I will add to that. Money makes a big difference there, does it not? There is no single experience of looking after children or being a carer for adults, so each woman's experience will vary depending on many different factors, including the strength of her network. If she is a disabled woman, a young mother or a migrant woman, her experience will be different again.

Money is a critical factor, because money gives you choices about where you can go and what you can do with your children. Another factor is what support is there for you. There is new provision for the right to a break for carers, and for respite care, but what that will look like in practice is important. Women who have had to give up their jobs because they have caring responsibilities report being isolated without having those networks, so, unless that respite care is there, that can have a detrimental impact on their mental health. Making sure that there is adequate financial support is critical, particularly for women on low incomes.

Chloe Campbell: I totally concur with Anna. I will reflect a little on what Susan McKellar said, particularly on community building and the services that women have access to in those times of feeling isolated.

I come back to the necessity of fair funding for the third sector. Community organisations and voluntary organisations are situated in local communities, know the needs and wants of those communities, and can respond adequately to them. That echoes the fair funding approach set out by the SCVO.

It is also about considering the Scottish Government's proposed approach to a third sector partnership agreement as well as the need for total robustness of the statutory services that are working alongside third sector organisations, in order to provide the support that women need in that time of isolation. Further, it is about ensuring that the third sector is able to feed into service delivery and has a prominent role in tackling women's poverty and providing that community for them.

The Convener: Thank you. Holly, I come to you.

Holly Bruce: I want to come in on a separate point, if that is okay, unless anyone else wants to come in on childcare.

The Convener: Okay. Meghan, I will come to you, then.

Meghan Gallacher (Central Scotland and Lothians West) (Con): Holly can go first and I will come in afterwards.

Holly Bruce: Okay. I want to chat about the budget process itself. I understand that a pilot took place last year on child poverty tagging of budget lines. I want to hear from all of you as to whether, in your experience, that was a positive thing or whether improvements could be made.

Sara Cowan: Two pilots on budget tagging were undertaken last year. The first was a broader pilot on equalities impact tagging of budget lines and the second was on detailed child poverty impact tagging. The overarching point in relation to the process of budget tagging is that it must be part of a much wider approach to bringing equalities analysis into the budget process. In itself, it is just a visualisation of the analysis that should be taking place, and the tagging is only as good as that analysis.

As I have mentioned, the Scottish Women's Budget Group really advocates for the use of gender budget analysis across the budget process, which we think fits really nicely with human rights budget processes. Those are two progressive budget processes that provide the tools for our budgets to work to advance equality instead of building in inequalities or maintaining existing ones.

We welcome the Scottish Government's bringing gender budgeting into the budget process; indeed, last year's tagging pilots were the latest part of that work. The Scottish Government has undertaken other work, too, with the Organisation for Economic Co-operation and Development, around gender budgeting, and it ran a pilot last year to look at intersectional analysis, particularly around minority ethnic women. Although all those parts are really important, our concern rests with the quality of the analysis behind that process, which we think needs to improve and be a lot clearer—at the moment, it is still unclear whether equality analysis is driving decision making or whether it is just done to show something.

We think that the committee has a really important role in relation to scrutiny and looking at how that analysis is driving decision making. Last year, we did not think that it was really clear from the published documents how the analysis drove the decisions—indeed, although committees were

told that it did during the evidence sessions that took place after the draft budget was published, it felt a bit like a case of "Trust us, it did." Gender and human rights budgeting calls for transparency in the budget process, so we would like the process to be set out and the analysis that is backing it to be improved.

Equalities impact tagging provides an example. I appreciate that this does go into quite a lot of detail, so I will try to keep it top line, but I am happy to go into more detail later. The purpose of the tagging was to show whether a budget line would have an exceptional, positive or neutral impact on different protected characteristics. However, budget lines such as social care were stated to be neutral on sex, and since social care is a highly gendered issue, we question how the analysis came to that conclusion. It would be great to talk more about social care services if the time allows.

I can send our paper on the issue to committee members. We found inconsistencies between different budget documents in what was said, which, again, led us to question how much of the equality analysis is driving decision making.

11:00

The Convener: I turn to Meghan Gallacher—huge apologies, because I meant to bring you in earlier.

Meghan Gallacher: My question goes back to the issue of debt. We have covered the issue well, but Charis Chittick made a point about childcare debt, and I want to know whether that happens when children are between nine months and three years old, before the funded hours kick in, or whether it occurs across the board, because the 1,140 hours provision is not enough.

Charis Chittick: It is a both/and situation. We know that the 1,140 hours provision does not link in with the work conditionality of universal credit. Parents tell us that they feel pressure from their work coach to take on more hours and increase their childcare, but they simply cannot afford to do that. We also know that universal credit covers only 80 per cent of the cost of childcare, which leaves low-income families to find an additional 20 per cent. Although that money can be reclaimed afterwards, families are having to find the money up front to pay for childcare, before they are reimbursed. That is simply not possible on a low income.

Single parents play a dual role of sole carer and sole earner, so they feel that pressure even more. There are 144,000 single-parent families in Scotland—that is one in four families with dependent children. It is a huge percentage of our population.

Meghan Gallacher: I imagine that some local authorities are more helpful than others at invoicing for the additional hours that are brought about by a need for more than the 1,140 hours. Has any work been done with local authorities on the specific concerns that relate to single-parent families? Could any work be done to stop people falling into arrears?

Charis Chittick: Yes. We have not published it yet, but we have just started an assessment of childcare availability, accessibility and flexibility in one local area. Is childcare working for families in the way that they need it to work? We hope to roll that out across Scotland, but we do not yet have the funding for that. However, it is an ambition of ours to look at that in more detail.

Meghan Gallacher: That is really helpful. I ask the convener to bear with me for another minute.

Consideration is being given to expanding childcare to include all children from nine months to the end of primary school. We have spoken about single-parent families, but I switch the discussion to parents of multiples. We know that that means at least double the nappies, double the clothes, double the baby milk and double the childcare fees. Constituents have called on me to include parents of multiples in any consideration of expansions. Would you support that and consider it necessary?

I see that Sara Cowan has her hand up. I am putting the question to Charis Chittick first because we are having a bit of a dialogue. What are panel members' thoughts on parents of multiples?

Charis Chittick: It is a really important point. We need to look at intersecting inequalities in more detail—not only families with more than two children but families with disability in the household, families with babies under one and, as Anna Ritchie Allan highlighted, younger parents. Single-parent families often experience multiple intersecting inequalities and fall into those different categories. We need to look at that, but we need to do so in the round, across priority families.

Sara Cowan: I agree with Charis. We have worked with women who have had multiple births and they have spoken about the additional pressure and the double cost of childcare. There are opportunities in the existing childcare policy to make changes by looking at which two-year-olds are eligible and stretching eligibility to subsequent children in multiple-birth families. Such families may have had an expectation about childcare costs before they knew that the birth would be a multiple birth, so that could cover what they may have planned for.

There seems to be space in the current guidance for local authority flexibility. However, we

have had a dialogue with the Scottish Government and local authorities and, although both feel that there is a possibility for local flexibility, local authorities feel that there is not enough funding to expand eligibility beyond the clearly set out parameters of eligible two-year-olds.

Meghan Gallacher: On the changes that could happen in local authorities in relation to how childcare provision will function, there have been issues with various aspects of childcare, including cross-boundary issues, and the funding formula and how local authorities actually distribute the money, either to their own nurseries or to the private, voluntary and independent sector. Fundamentally, that comes down to parental choice. How do the witnesses see that integrating with the changes that might come about in local authorities in relation to funding and what could happen to the nursery setting more broadly? I am sorry—that is a big question.

Charis Chittick: The fundamental issue is that, currently, childcare is not working. Although we welcome the expansion of childcare, we need to make sure that it works for families and for people working in the childcare sector. We have seen an increase in the number of childcare providers having to close because they cannot afford to run, which is an issue for workers, too. It is also predominantly a gendered issue. We need to ensure that we are looking at the evidence of what is working and fixing the problems with the system, so that we are not exacerbating the issues with the roll-out.

The Convener: It would be helpful if witnesses have suggestions for key areas where local government and the Scottish Government need to work more closely. We have talked about data sharing, and we have mentioned childcare. I am also thinking about council tax and debt. It will be helpful if the committee can recommend areas where we need closer working across governments.

Sara Cowan: On the expansion of childcare provision, after the meeting, I will share a gender budget review of the previous expansion of childcare, which we carried out to learn lessons about how the roll-out was undertaken and how it worked towards achieving the policy's outcomes. As Charis Chittick said, the provision is not working for many people, but the outcomes and ambitions set out in the policy were strong, so we want to know what happened in the process. We have real learning from the review, which it is important to take into the future expansion of childcare provision.

For the committee's work, too, it is important to look at providing more targeted support to children from families who are on low incomes, alongside a

universal childcare offer. The work around much wider reform in local authorities will bring opportunities and challenges, so we need to retain the learning from past systems in that process. Equally, that relates to social care, social care support and the need for social care reform.

The programme for government mentioned that there will be social care reform but within the existing budget envelope. We challenge the thinking on that, because the current envelope for social care is not enough to provide the social care that is needed across Scotland. There is too much unmet need and people are having to pay for social care support services, despite a promise in 2021 to remove those charges. That is also a really important—and, again, very gendered—aspect of local government reform.

Anna Ritchie Allan: I will go back to the point about the gender tagging pilot. The National Advisory Council on Women and Girls, which I should mention I have co-chaired for the past four years, looked at that specifically, because it recommended that the Scottish Government should integrate intersectional gender budget analysis into the Scottish budget process, and the Government accepted that.

Work has been going on in the Scottish Government, including the gender tagging pilot. That followed the work that the Scottish Government did with the OECD, which Sara Cowan mentioned. An important finding of that work was that the efforts on gender budgeting were hampered by the fact that the Scottish Government has no gender goals, although we hope that it will publish a strategy soon. Therefore, child poverty was used as a proxy for gender in the pilot.

As Sara said—the National Advisory Council on Women and Girls made recommendations on this—it comes down to who is doing the work and their gender competence. The issue is the quality of the gender budget analysis, and the national advisory council highlighted the need for the Scottish Government to engage more with wider gender budgeting methods, to invest in gender competence building in the exchequer and other areas of Government involved in the work, and to invest in intersectional data improvements.

Although the work that has been done in recent years is welcome and has some promise, ultimately, the Scottish Women's Budget Group, for example, has been making such recommendations for more than 25 years, and the equality and human rights budget advisory group has been making recommendations to the Scottish Government, but progress has been absolutely glacial. Action could have been taken on women's

and children's poverty by adopting such methods much earlier.

John Dickie: On tagging, including the child poverty tagging pilot, these approaches are really valuable, and I echo what others have said. The child poverty tagging pilot assessed budget lines for their impact on reducing child poverty. Budget lines that were assessed as having a high impact were those for social security, employability and parental labour market support, early learning and childcare, and reducing school-related costs.

I very much agree that we need to prioritise resources in those areas. That raises the question of what happens as a result of those processes, because the reality is that the previous budget missed the opportunity and failed to invest adequately in those areas. There was nothing in the budget that will lead to substantive further reductions in child poverty, on top of the progress that we have seen. We need such processes to be acted on and budget decisions to be led by the evidence about what actually works to reduce women's and children's poverty.

The Convener: The point about the quality of data and how it is analysed has come up in some of our round-table evidence sessions, so that is a common theme.

Holly Bruce: I should declare that I am a sitting councillor on Glasgow City Council, and I can speak about experiences that I have faced as a councillor. In Glasgow City Council, strides have been made to make gender budgeting happen. When budget lines have been presented, the quality has not been what we wanted—that relates to what Anna Ritchie Allan said about competence building and the training of officers and others involved in carrying out assessments. Although competence training is being rolled out, and the Scottish Women's Budget Group does excellent work in that regard, it is still a sticking point. Is there anything else that we should be looking into, or are we talking about a cultural issue in local government and the Scottish Government?

Sara Cowan: There are a few aspects involved, and my response will probably touch on them all. The Scottish Women's Budget Group provides training and ongoing support to help put the training to real-life use. As good as one-off training can be, the extent to which officers can take that forward is limited. We have offered Scottish Government teams an example of what that support would look like at a Scottish Government level, as well as support on how to put the training into practice.

Ongoing support is needed to build competence and confidence in using the tools, but the tools are

not overly complicated, and using them should be a process that can fit into the Government's existing duties. This work is about enhancing delivery of the public sector equality duty, for example. Although analysis is hugely important, other aspects of gender budgeting can help to bring wider views into the budget process.

11:15

Last year, we worked with a group of women—our women's economic empowerment group—who have experience of public services being cut or not meeting needs. A key issue that the group considered was how we can participate in the budget process. There is a gap in the Scottish Government's budget process in that there is no opportunity for wider public participation. There are parliamentary committees, but there is a very high bar for giving committee evidence. Given that we are at the start of a new parliamentary session, we would have liked the Government to have carried out a participatory process on its budget.

We are hampered because it is a bit unclear what is happening with the national performance framework, which can help to set the nation's outcomes and priorities and should be linked to the budget. In the past, those outcomes have not been well linked to the budget. Given the refresh that is supposed to be under way on the national outcomes, there might be an opportunity for people to have their voices heard on those outcomes to ensure that the priorities reflect those of wider communities.

It is important that the Government hears the voices of people who might not actively seek to engage in consultations, so it needs to work with groups in order to hear those voices. As Anna Ritchie Allan and others have mentioned, it is important to understand how women's experiences intersect with their other characteristics and to hear women's views in that way.

Anna Ritchie Allan: If it is okay, I will come in on Meghan Gallacher's question about the expansion of funded childcare. One of Close the Gap's key priorities relates to the workforce. We need to address the acute pressures on recruitment and retention in the sector. We should consider what causes those pressures. That work is undervalued and is mainly done by women—96 per cent of those in the workforce are women. The workforce is quite homogeneous; it does not include many racially minoritised people or disabled people. That underpins many of the sector's challenges in meeting the demands of women and their families.

There has been a failure to increase pay and to improve terms and conditions. In the mixed

market, the pay and the terms and conditions in the local authority sector are much better than those in the private, voluntary and independent sector, so there are challenges in the different sectors, too.

Unless the workforce issues are resolved or a pathway for resolving them is found, the expansion will be very difficult—in fact, it is difficult to see how it could happen. It is welcome that the Scottish Government is paying the real living wage to early learning and childcare staff who deliver the funded entitlement, but that is only for those who deliver those parts, so there is a piecemeal approach. That does not address the crux of the problem, which is the sector-wide undervaluation. There have been some attempts to make workforce interventions—for example, by growing the childminder workforce, although I note that that workforce is almost exclusively female, so that reinforces the patterns that I have set out.

The policies on providing funding to recruit additional graduate-level posts and on extending the eligibility for childcare apprenticeships are fine in themselves, but there is no coherent strategy. The Scottish Government committed to delivering a workforce strategic framework—in essence, a strategy for the workforce—but it was never delivered. There is no coherent plan and there is no clarity on the intended outcomes. That needs to be addressed as a priority if the expansion is to be delivered successfully.

Amanda Lindsay: I am interested in the workforce issues. Close the Gap advocates a universal entitlement of 50 hours a week of funded childcare for children from six months of age. I understand that about 96 per cent of the childcare workforce is female, so how would that 50-hour entitlement be staffed without worsening the issues with low pay, recruitment and retention among the predominantly female workforce?

Anna Ritchie Allan: We have said that the entitlement should be up to 50 hours. It goes back to the notion of choice. Women and their families should be able to access up to 50 hours of childcare to enable them to work full time if they need or want to. I come back to the point that you can solve that problem by addressing occupational segregation. The work is low paid because women do it, and the skills involved are not seen as needing to be built and grown. It is often assumed that women are inherently good with children, so it is not seen as a particularly skilled occupation.

Therefore, on the question of how you address that situation, the short answer is that you need to pay people more because, if men are going to join the sector, there needs to be an economic imperative to do so. If you can get paid more working in Aldi than you can in a childcare setting,

you will have to be extremely motivated to do the latter. Of course, it is not just about the low pay; there are also real cultural presumptions about who should do childcare work.

The solution is quite simple: pay women, and the childcare workforce in general, the appropriate pay for what is increasingly skilled work, particularly when it comes to working with ages three and above. After all, such work is essentially part of the curriculum, and there needs to be increased investment in it.

Central to that is ensuring that economic policy making recognises childcare. Going back to what Sara Cowan said about social care, I point out that childcare is essential social infrastructure. We saw during Covid what happens when you withdraw those services; childcare is absolutely essential to the running of the economy and to society, and yet it is viewed as expenditure rather than investment. If the Scottish Government were to designate childcare and social care as priority growth sectors, we would get the necessary policy focus and investment to grow the sector and recognise its place appropriately in the economy.

Amanda Lindsay: Thank you.

The Convener: I see lots of nods round the table. Charis Chittick wanted to come in on this question, too.

Charis Chittick: We would back the call for up to 50 hours of childcare a week.

Anna Ritchie Allan finished on the point that I was going to highlight, which is that childcare is an essential part of our economy and is undervalued right now. We need to include it, and value it. As Anna said, this is all about high-quality service delivery and ensuring that people are paid fairly. Moreover, childcare needs to be seen as an essential part of a minimum income guarantee, with the ability to access services that support people to have the quality of life that they need.

Coming back to, and building on, Sara Cowan's point about participatory budgeting, we have seen, and welcomed, the adoption of participation in the past, but it has often been a tick-box exercise. Indeed, it has also been retraumatising for people, as they have been expected to reshare their lived experience instead of taking part in a deliberative participatory model to co-design solutions together. We would absolutely advocate for participatory processes, but they need to be done in a deliberative way.

The Convener: I am not seeing any other hands, so I invite Kate Nevens to come in with a question. *[Interruption.]* I am sorry, Sara—did you want to come in on this point?

Sara Cowan: Yes.

The Convener: Let me bring in Kate to ask her question. I am conscious of the time.

Kate Nevens: I had a question for Sara, but she actually answered it brilliantly earlier.

Do any of our expert witnesses have thoughts on the role of the minimum income guarantee in addressing women's poverty and on what they would like to see next from the Government in that respect? I note that Engender has asked for a women's equality fund to support additionally marginalised groups such as women with no recourse to public funds, disabled women and so on. Does anyone have any thoughts on how that might work? Would people like to see MSPs pushing for that in the budget process?

The Convener: Chloe Campbell was quick off the mark in wanting to come in, but I will come back to you, Sara.

Chloe Campbell: I want to respond to your question on the minimum income guarantee, particularly because the Poverty Alliance thinks that it is the policy proposal that we need to ensure that everybody has the minimum income that they need to have a dignified standard of living. Indeed, it will have a particularly positive impact on women.

The first step to delivering a minimum income guarantee for Scotland would be the introduction of such a guarantee for unpaid carers, and given that the majority of unpaid care is delivered by women, we think that such a move will have a particularly gendered impact. Unpaid care has a value to the economy of about £15.9 billion, which is of huge benefit to it.

The level of unpaid care that is taken on by women has a profound impact on their health, wellbeing and employment opportunities. As we talked about, if we value care, the first step to delivering a minimum income guarantee for all would be a minimum income guarantee for unpaid carers. There should be an aim for a targeted pilot during this session of the Scottish Parliament, followed by a phased roll-out. That would be the first phase of a delivery of a minimum income guarantee for us all: a pilot for unpaid carers.

Sara Cowan: As Charis Chittick mentioned, the minimum income guarantee has two elements: the income element and the service element. The road map that was produced by the expert group, which laid out steps to deliver both sides, is a critical element. A lot of work went into that process, so we back moving forward with that, as Chloe Campbell suggested.

I will also come back a little on points that Anna Ritchie Allan raised on the role of care in the economy more widely, and the role of good-quality, well-paid care jobs. We have done modelling on investment in social care. We

modelled the ability to meet people's needs for social care but also higher investment in the wages and work of women. There is a need to recognise it as the skilled work that it is. The real living wage commitment for social care workers is a starting point, but we view it as skilled work that needs to be recognised at a higher level. There are examples from other countries in which social care is pegged to 75 per cent of nursing wages, for example.

Our modelling also looked at what returns that can bring to the economy. The investment creates jobs, directly in care services but also indirectly and through induced jobs. Women are also more likely to spend their income in local economies and support those. There are wider aspects in that really important consideration of women as care workers.

John Dickie: To add to what others have said, when it comes to the pathway to developing and delivering a minimum income guarantee for all, the expert group was clear that, in the first instance, action is required to increase social security support for children and families, including an increase in the Scottish child payment to £55 per week by the end of the current parliamentary session as a staging post towards ensuring a minimum income guarantee for all.

There is something about the phasing: if we are serious about a minimum income guarantee for all, we need to look at the road map that was developed and focus on the actions that we know to be possible during this parliamentary session to improve services and reduce the costs that families face, and to increase the incomes that they have at their disposal.

Anna Ritchie Allan: I have a quick point on the minimum income guarantee. We support that as a concept but gender and intersectional analyses need to be central in its design. Close the Gap was involved in some of the work that was done on that, and we need more analysis to ensure that there are no unintended consequences for women. There is some learning—from Poland, I think; I can follow up to check on the detail—which showed that a similar intervention had an adverse effect in that it reduced women's labour market participation. That underscores the need for a strong intersectional analysis to make sure that there are no unintended consequences for women's economic equality.

The Convener: I had thought that we would get through a committee session without talking about unintended consequences, but no. However, that is a key point for us to be mindful of.

I am conscious of time, as we are drawing to an end, but I invite Susan McKellar and Charis Chittick to make any other points on the topic.

Susan McKellar: People's lived experience is important to getting that intersectionality, because one thing that someone was not aware would happen to them could drive them into poverty. Involving people in design, co-production and budget processes is important.

As Charis Chittick said, we also have to be trauma informed when we do it. What has put someone in that position is probably the worst thing that has ever happened to them, and it is about valuing what they are giving to the system. For example, if we invite disabled people to give evidence, we should not expect them to take the money for that out of the social budget in their care package. However, neither do we as organisations get funding to cover all those costs when we are doing that work, so that has to be taken into consideration for us as well. If you really want a human rights approach, we need to be doing that across the board.

Charis Chittick: One Parent Families Scotland supports a minimum income guarantee. One of its strengths is that it takes into account household make-up. For single-parent families, that is an important element.

Another element that is important is good jobs that pay the bills. Through One Parent Families Scotland's employability support, we have been running a lone parent positive workplaces pilot, in which we have been working with employers to create more flexible workplaces, and with parents to support them to access childcare and prepare for job applications, interviews and the like. All eight parents who took part in our pilot with Public Health Scotland secured permanent jobs, sustained those and gained financially as a result. That highlights the important element of having good and reliable employment.

The Convener: Thank you very much, everyone. We are drawing the session to a close. It has been helpful to hear from you all. As I said, if witnesses want to share further information or points with members, please bring that to our attention. Thank you again for your time this morning, and enjoy the rest of your day.

We will move into private session to consider the remaining items on our agenda.

11:31

Meeting continued in private until 12:45.

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