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Scottish Affairs Committee

Oral evidence: [Cost of living: impact on rural communities in Scotland, HC 982](#)

Monday 19 June 2023

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Members present: Pete Wishart (Chair); Deidre Brock; Wendy Chamberlain; David Duguid; Christine Jardine; Andrew Western; Dr Philippa Whitford.

Questions 97 - 126

Witnesses

I: Cara Hilton, Senior Policy & Public Affairs Manager (Scotland), The Trussell Trust; John Dickie, Director, Child Poverty Action Group in Scotland; and Professor Mary Brennan, Chair of Food Marketing and Society, University of Edinburgh Business School, and Chair, Scottish Food Coalition.



Examination of witnesses

Witnesses: Cara Hilton, John Dickie and Professor Mary Brennan.

[This evidence was taken by video conference]

Q97 **Chair:** Welcome to the Scottish Affairs Committee and our ongoing inquiry into the cost of living and its impact on rural communities in Scotland. Today we are hearing from some experts on the whole issue of food poverty. We are delighted to have a series of very impressive guests, who I will now let introduce themselves and talk a little about their organisations and anything that they want to say to us by way of very short introductory remarks. We will start with Mr Dickie.

John Dickie: I am the Director of the Child Poverty Action Group in Scotland. We are the Scotland team within Child Poverty Action Group. As an organisation, as the name implies, our entire purpose is to work for an end to child poverty in Scotland and across the UK. We have particular expertise in the social security system and support many frontline organisations, including MPs and their offices, providing second-tier support to ensure that families get the financial support they are entitled to. That informs our policy and campaigning work.

We have had a long-standing concern around the increasing levels of food poverty and the increasing demand for food banks. We worked with others, for example, on a project called the Menu for Change project, which sought to find alternatives to food banks.

Chair: Excellent. Thank you for all the support you give MPs. You mentioned that in your introductory remarks and we are very grateful for that assistance.

Professor Brennan: I am Chair of Food Marketing and Society at the University of Edinburgh Business School. I am also Chair of the Scottish Food Coalition, a coalition of around 50 civil society organisations mainly based in Scotland, though some working across the UK and internationally, which have all come together to campaign and advocate for food systems transformation in Scotland. We have been actively involved in the Good Food Nation (Scotland) Act, which has its birthday tomorrow. It was unanimously passed by the Scottish Parliament on 15 June last year.

I will hopefully bring maybe a slightly broader and more holistic perspective from the other experts, who are much more practical. Of course, the Trussell Trust and the Independent Food Aid Network are also valued members of the coalition. We have representation from all across Scotland, representing communities from the very top of Shetland right the way down to Dumfries and Galloway and the Borders.

Chair: Excellent. You are more than welcome to the Scottish Affairs Committee. Thank you for that. Lastly, we have Cara Hilton joining us



remotely, who has experienced some of the many travel difficulties and bits of disruption that we have all had to encounter in the course of 24 hours. You are welcome to the Committee, Cara.

Cara Hilton: I am Senior Policy and Public Affairs Manager for the Trussell Trust in Scotland. The Trussell Trust is an anti-poverty charity and we are working to end the need for food banks and for all charitable food aid in Scotland and across the UK. As Mary mentioned, we are members of the Scottish Food Coalition, and we also work closely with CPAG on the Scottish End Child Poverty Coalition.

Q98 **Chair:** Thank you all very much for your concise introductions. Can I ask a general question? We have brought you all here to speak about some of the issues around food poverty. We would be interested in your initial takes about where we are. Has the cost of living crisis exacerbated the problem? We are looking at the particular issues around remoteness and some of the rurality we have in Scotland. I am just looking for your first impressions and maybe even suggestions about what we should be looking at and focusing on and what your view is about the general situation and environment.

Professor Brennan: To start off with right at the very beginning, it is difficult—and I know that you as a Committee are grappling with this as well—to separate out the different aspects of poverty. Poverty purely is poverty and people are not just food poor. They are poor in many other areas. The cost of living crisis has come in off the back of other issues that have resulted in budgets being constrained at local authorities, austerity measures, and individual households having less financial buffers and backing. That has affected their capacity to react and respond and cope with the cost of living crisis. Of course, it has also come off the back of the incredible difficulties that some households suffered through Covid-19. It is a perfect storm when you then take into consideration the level of food inflation in particular, but not specifically, that is being experienced.

We know that in rural Scotland, both accessible rural and remote rural, if I get my terminology correct, there is a premium. It does vary, what is referred to as the rural premium. That rural premium, in particular in how it relates to the choices people have, the time and energy that they need to spend on living, the economic and financial resources that they need, and just the accessibility and capacity to be able to attain and deliver a minimum living standard, is incredibly difficult. In particular, in relation to the remote rural communities, both mainland and island communities, they have also been further hit by issues around ferries and supply chain disruption, which has further affected them.

Very luckily, during the work we were doing around the Good Food Nation Bill, I got to visit many of the islands in 2022. Beatrice Wishart, MSP for Shetland, said to me on one of those visits that there are things we know now that we cannot know about hidden levels of poverty, which she did not know were in her community in Shetland. I think that is replicated in



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islands and remote rural mainland as well as the accessible rural across Scotland.

I don't think it is necessarily getting better, or it is not necessarily getting better at the level or speed that we need for the families who are in acute need. That said, I think the Scottish Government and other actors, in particular the immense work of the third sector in Scotland, are doing a huge amount to try to help.

Q99 Chair: Thank you. Can I come to you, Ms Hilton? What are your views generally on the question asked about the issue as you see it across Scotland? We know we have a huge pressure just now when it comes to food inflation, which is impacting upon the poorest in our community. I am wondering whether you have any particular views on this and whether this is making a bad situation worse. Are there any little glimmers of light that we can see?

Cara Hilton: As Mary has just outlined, the cost of living crisis is having a devastating impact on households on the lowest incomes in Scotland over the past 18 months. Obviously, it has impacted on us all, but for people on the lowest incomes it has been particularly devastating.

The impact is obviously magnified in rural areas where the cost of living is already significantly higher. As Mary has already said, people face a poverty premium, higher costs for fuel, higher costs for transport, a lack of support services, a lack of infrastructure, and a lack of digital connectivity. We can see the scale of the impact in our most recent food parcel statistics, which we released at the end of April. We found that over the past year our network in Scotland has provided a record number of emergency food parcels, the most ever provided by a network and a 30% increase on last year. What makes this all the more alarming is the fact that a record number of parcels were for children, almost 90,000 children last year. Again, that is the most food parcels our network in Scotland has ever provided for children; up 24% on last year and up 57% on five years ago.

We are seeing more people who are having to use food banks for the first time: 62,000 Scots had to use one of our food banks for the first time last year. That is more than you could fit into Hampden Stadium. Our own parcel statistics are backed up by a wide range of other research. For example, JRF's recent study of low-income households found that 90% of people on Universal Credit are now having to go without at least one essential, like food, a warm home or even toiletries. Yes, we know that people in rural communities do face particular challenges, but a lot of that reflects the fact that on average people in rural areas are getting by on lower incomes. There is less money in household budgets so spiralling costs have more of an impact.

I will turn to inflation in a minute, but I would just like to share with you a few examples of why people in rural Aberdeenshire have had to turn to food banks in our network in recent months. We have a pensioner who



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has lived in a village her whole life. She has always used the bus service to do her big shop at Tesco, but that bus service has now been cut. There is no way of her being able to do her big shop. We had a family of five who had to throw out the whole contents of their fridge and freezer after a power cut. They were forced to use a food bank because they had no money left in the bank and no way of accessing credit. We had a teacher who was off on long-term sick following breast cancer, unable to work due to complications from surgery, and forced to use a food bank. We are speaking to more and more workers who are having to use food banks because if they didn't use a food bank, then they would not be able to put petrol in their car to get to work. We know that a car is an absolute essential in rural Scotland.

Yes, we are seeing rising levels of need in every community in every part of Scotland, both rural and urban, but fundamentally that is because people's incomes just aren't enough to cover the costs of essentials. As a result, more and more people are being forced into impossible decisions, whether that is skipping meals so they can feed their children or missing important medical appointments. People really are at absolute breaking point, not just unable to afford food but unable to use their cooker, to clothe their children, to pay their bus fare to get to work. People are taking cold showers and turning off their fridges. It really is a cost of living emergency for people on low incomes. Unfortunately, I do not see light at the end of the tunnel right now.

I do not think that we can say this is all down to inflation. We know that inflation is a big factor and it does hit people on lowest incomes the hardest, particularly with the cost of essential items like food and energy rising. These take up a bigger proportion of people's expenditure than for people on higher incomes. However, the key and fundamental factor is that the basic rate of Universal Credit, which so many low-income households depend on, is at its lowest level in real terms for nearly 40 years. It is at its lowest level ever in proportion to average incomes. With inflation at a 40-year high, people are being left with no option but to turn to charity for support.

The trend of the rise in food banks is something that started way before the pandemic. It started way before the current cost of living crisis. Ultimately, it reflects the fact that we have a social security system that just is not providing people with sufficient income to be able to afford life's essentials. We have too many people who are working but they cannot get enough hours and they cannot get enough pay to be able to cover the essential costs. Ultimately, people just do not have enough money to make ends meet. That is probably enough from me at the moment.

Q100 **Chair:** Thanks for all that. It is all very helpful. I will come to you, Mr Dickie. It is the same question but feel free to answer in your own way. I am also looking here at the definitions of food insecurity or food poverty. There does not seem to be an agreement about what this constitutes,



about how you categorise and assess this. I do not know if that is something that concerns you. What we have here is that according to the Parliamentary Office of Science and Technology there is no agreed definition. Broadly, a household is food insecure when it does not have the ability to acquire "an adequate quality or sufficient quantity in socially acceptable ways". How do we make sense of it all if we cannot get an agreed definition about what this constitutes? I would imagine it would make your job harder, but how do you accommodate these definitions now in the work that you do?

John Dickie: I would echo much of what Mary and Cara have said. We see this in the context of wider poverty and for us particularly, as the Child Poverty Action Group, the poverty that affects children and families. It is fundamentally about incomes and not having the income to meet the costs that families face. I do not know whether Mary and others might be able to talk more about the food insecurity statistics and definitions. That is not my particular area of expertise, to be honest. I can talk about child poverty and how we define and measure child poverty.

Chair: Please answer it in your own way. That is entirely what you are here for.

John Dickie: I would just reinforce what others have said. The cost of living crisis has exposed and exacerbated what has been a far more fundamental and long-standing problem, which is that across the UK and Scotland there are particular issues in rural areas. Incomes just are not adequate to meet the costs that families face; the costs of food, yes, but also the costs of energy, transport, housing, childcare, school and so on.

What I wanted to bring to the Committee's attention is that over a decade the Child Poverty Action Group has been publishing analysis that we have commissioned from Professor Hirsch and colleagues at Loughborough University. It calculates the minimum costs of raising a child to the minimum socially acceptable standard of living and compares that with typical incomes; for example, income of a family relying on out-of-work benefits. What that analysis has shown is that over the last decade the gap between income and the costs of raising a child has grown massively. A decade ago, for a family of four relying on out-of-work benefits, those benefits would have amounted to around two thirds of the actual costs of raising a child to the minimum socially acceptable standard, the minimum income standard. Across the UK that has now fallen to around half, so out-of-work benefits only provide for around half of the actual costs of raising a child.

In the last couple of years in Scotland we have commissioned and then published analysis particularly looking at the situation in Scotland as things have diverged with additional financial support available to families in Scotland and differences in the costs that they face. What that finds is that as a result of Scottish Government policies the gap is not as wide as it is elsewhere in the UK. There is a gap of 40% between incomes and costs for a family out of work compared to 50% elsewhere in the UK.



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However, just like in the rest of the UK, that gap has widened in the last year. It had come down to around a 30% gap; it is now back up to a 40% gap, so what it was in the rest of the UK before the cost of living crisis. That is as a result of the combination of rising costs and real terms cuts to the value of UK social security.

The most recent cost of a child analysis did look at the additional costs in remote rural areas and found a family of four facing an additional weekly bill of between £80 and £90 more than families in urban areas, around £5 to £15 a week of that being related to food. Clearly, there are additional costs for families in rural areas and the key thing is that those additional costs outweigh the additional very welcome financial supports that have been made available to families in Scotland.

Q101 Chair: I know that Philippa wants to come in, but I just want to ask this last question. Today, of course, the big news is about the increase in interest rates for mortgages. I think that a fixed rate mortgage is 6.01% over two years. This is obviously going to be bad news for a lot of people who are changing their mortgage or moving on from their current fixed rate arrangements. Do you have any particular views, given that in rural areas there is a lack of social housing and most people will either be tenants or owner-occupiers? Does anybody want to address that one about what we heard this morning?

Professor Brennan: It feeds into this situation that households, and potentially many more households, will fall into. They may have been just about managing and they are going to go into the not managing at all, as Cara was saying. That is including an increasing amount of in-work poverty and it is just soul destroying to be in that situation where you are working as many hours as you can get or as many hours as possible and still not being able to afford that minimum income standard.

Briefly going back to what you were asking about the definition of food insecurity, I am not sure if I will be able to completely sort it out for you, but there is a little bit of an elephant in the room in terms of the cost of a healthy diet and the relationship to nutritious, quality food. We can maybe get ourselves tied up in the cultural appropriateness, though I believe that is hugely important, but the cost of feeding yourself, your household, whatever size it is, the Eatwell plate to deliver your dietary requirements is substantively higher than with lower quality, higher calorie, higher carb, higher fat and sugar. There is an elephant in the room around the relationship between food per se and being able to have a healthy diet.

Chair: The quality of food, great. Thank you for that. I knew that you would be able to help us with that one. Thank you, Professor Brennan. A couple of colleagues want to come in quickly before we move on.

Q102 Dr Whitford: It is just a clarification. John, you started talking about how 10 years ago benefits would have covered two thirds of the cost of a child, so the gap would have been a third.



John Dickie: That is right.

Dr Whitford: Then you switched to talking about the gap being 50% now, so basically only 50% is covered, and the gap in Scotland is 40%, so 60% of the cost is covered.

John Dickie: That is right.

Dr Whitford: It was just the switching from one to the other. I was going, "Wait a minute, why is that lower?"

Chair: That is a helpful clarification.

Q103 **Wendy Chamberlain:** I wanted to follow up on the Chair's points on mortgages and being very conscious of those in short-term lets. When we think about rural Scotland there are particular hotspots of rural Scotland that are tourist magnets. Do the witnesses see particular pressures in areas there? I represent North East Fife and the East Neuk has one of the highest proportions of second homes in the country, which does mean that there is even more of a premium. Is that something you recognise from a rural perspective, Mr Dickie?

John Dickie: There is this whole interaction of pressure on housing costs, pressure on accessing decent housing, and the need to invest more in social rented housing to ensure that families have access to affordable housing. That is a big factor in child poverty and tackling child poverty and bringing down the numbers of children living in poverty. We need to tackle those housing costs that too many families face. Clearly, that varies across Scotland. I would not say I have any particular expertise and information on that particular area, but there are real issues around housing costs. Housing costs are a major factor pushing children and families into poverty.

Wendy Chamberlain: There is a shortage of workers in rural areas as well, Professor Brennan.

Professor Brennan: Yes, if I can pick up on that, I think that there are nuances and complexities. One of my favourite areas is the East Neuk. Between the cost of housing, the capacity to access workers and having workers live near where they work—I saw this very explicitly on Shetland with one of the big bakeries, Sandwick bakery, having real difficulties. This is a major employer on Shetland, a significant part of the public food procurement supply chain, having real difficulties, again linked into transport and the challenges. Why would people travel from Lerwick or from the other main urban—in inverted commas—conurbations on Shetland to a village outside for this work? It is hugely difficult. That said, we also have to balance the importance of tourism to these areas. It is an incredibly difficult equation.

Q104 **Christine Jardine:** Good afternoon. First of all, an apology from me. I will have to leave possibly before the end of the session because of other business.



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You have already touched on the driving factors around increased cost of living in rural areas. Could you tell us a wee bit about how those driving factors feed in specifically to rising food prices and food poverty and whether food retailers and suppliers are doing all they can to keep costs down?

Professor Brennan: From my analysis of the evidence and my understanding on the ground, you have a number of factors that are going on. There are obviously increased costs in getting product to these areas. While in the past many of them had stronger local food systems and somewhat more resilient local food systems in terms of local production, that has been—I am not sure if decimated is the right word, but it has certainly been reduced. A lot of that is the pressure people are under in paid employment and other activities and the challenges around that.

The major multiples that serve the more urban or the towns in these areas do play a role and the analysis does indicate that the prices are not significantly different from certainly mainland rural, but the smaller local shops or the smaller format supermarkets are offering restricted choice, more expensive items, less options in value products, and that is then driving people to make difficult choices morally for themselves. You see this from the lived experience data of people living in these communities. They want to support their local community but they are being driven to—those on the mainland may have more choice. They may have more opportunity to access, though that depends on the other interactions in relation to transport and the appliances they have and all that side of things, how much they can buy in bulk, how much they can freeze, how much they can store.

The challenge is that in some areas people are able to access the more affordable food. In other areas, they are not, so it is definitely unequal access.

Q105 **Christine Jardine:** That is interesting. Do you think that it has worsened over the years? There has always been a difficulty, if you like. It used to be that decades ago local suppliers would be much easier for local jobs to deal with. Has the shift away from that exacerbated the situation? Has globalisation of all the industries exacerbated the difficulty in having access to good quality, affordable food in rural areas?

Professor Brennan: Are you referring to local production of that food?

Christine Jardine: Local production goes everywhere now rather than staying within the area.

Professor Brennan: Our global food system, I would argue and have written, is without doubt broken. While it has become incredibly complex and incredibly global, it has also become very narrow and very reliant on certain crops and on certain multinational organisations and on certain



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supply chains, which does, as we have seen play out in the last 12 or 18 months, create problems in supply.

What has happened as a result is that it is not just that, it is other issues around how modern society has evolved. Whether it is on the Western Isles or whether it is in Edinburgh, people have different priorities, different challenges, different time pressures, different expectations around what they are doing. Therefore, what households are able to do or what they are skilled at doing has changed.

There is light in there and what I have seen on Orkney and Shetland and on the Western Isles, in particular on Uist and Barra, is some wonderful engagement in community growing and partnership working, and some innovative local food shops, community shops, pantries, that side of things, that are trying to build capacity and collaboration between producers and consumers.

I have two very quick examples. Bùth Bharraigh on Barra, a local community shop that is central to that community of 1,200 people, has developed a refilling service to help people with that bulk buying. It is providing a marketplace for lots of different local producers.

Another quick example from the mainland is the Green Bowl in Elphin in north-west Scotland, run by Helen O'Keefe, who was young crofter of the year. Again, it is an online platform that is allowing local producers—very local; this is a hyper local solution—to collaborate and aggregate their products and sell to their local communities. This is not about selling to tourists. This is not about added value. This is about bringing the potatoes, the meat and the kale from the backyard gardens and the crofts into those kitchens. They are now expanding that to help with delivery and that side of things.

Christine Jardine: That is fascinating. Did either of the other two witnesses want to add anything to that?

John Dickie: I will add, not on the detail of the cost side of the equation but just to take a step back, that what has driven the extraordinary explosion in food insecurity and the extraordinary explosion in demand for food banks and other forms of charitable food aid has been cuts to the value of social security. There has been an erosion of our social security system over the last decade. We have to bear that in mind when we are having the wider discussion as well, that it is mostly about incomes as to what has led to the levels of food insecurity we are seeing in rural areas and across Scotland. We are now spending £42 billion a year less on social security as a result of the cuts we have seen over the last decade. That is £42 billion that would have been in the pockets of low-income households across the country, which they would have been using to buy food in shops in their local economies.

Chair: Before you go on to your next question, Christine, David Duguid wanted to come in quickly.



Q106 **David Duguid:** Professor Brennan, I was quite interested in a lot of what you had to say there, particularly on the aspect of global food supply. I think that we have become very dependent over the years on certain foods coming from all over the world. We had a very successful supply chain all travelling around the world until Covid basically forced the world to lock down. Then, just as we were recovering from that, the two countries that I believe are the biggest producers and exporters of wheat decided to go to war with each other, or one decided to invade the other. That not only has an impact on wheat prices but all the other products that you use instead of wheat because you cannot get wheat anymore. It has a massive knock-on effect.

I hear all the time from all sources that we need to grow more local food. We need to encourage people to grow more local food, to buy local food, to shop local, but it generally tends to be more expensive. How would any of the panel members go about circling that square?

Professor Brennan: I can start and Cara is looking like she wants to get in as well.

There is not an easy answer to it, but I think that there are options. The Good Food Nation (Scotland) Act does provide us with some opportunities in that. We have to think outside the box. We became reliant on a supply chain that was successful economically for a very small number of multinational organisations, some of which are big employers in the UK and very important and they do what they do very well in some cases. What it has led to is a precariousness in agricultural and food production in countries like Scotland, and not only Scotland. You have a precariousness in production and the cost of farming and producing food is rocketing. You also have an ageing workforce. You have all the challenges. You have a farming community and a wider food-working community who cannot afford to feed themselves. Our food workers and our agricultural workers are so much part of that in-work poverty group.

There are many aspects there, but what we can do, and this is at the heart of the Good Food Nation Act, is to look at using public food, as one aspect of it, to drive alternative routes to market, to try to support local food systems in growing crops and animal products and others that are appropriate for their climactic conditions, which the population has the skills for and that are in demand by our schools, our hospitals, our prisons, and other institutional settings.

Chair: Cara, did you want to come in briefly? I am conscious of the time, colleagues, that is all.

Cara Hilton: I am aware that there are issues with supply chains. There are pressures on supermarkets and, yes, we think that growing local products and community growing schemes and things are great. They are great for community cohesion, but I just want to back up what John has just said. The fundamental issue is not a lack of food or a shortage of



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food; it is a lack of income. It is only if we tackle the low incomes that people are living on that we are going to get to the root of the issue here.

Q107 Christine Jardine: David Duguid touched on the war in Ukraine and the impact on food, but it has also had a massive impact on energy prices. Energy prices, fuel prices, the cost of everyday essentials has gone up as a result. To what extent are rural communities suffering more because of that? Is that forcing them into a choice between heating and eating much more than we are aware of and in comparison to urban households in Scotland?

John Dickie: There is no question that there are additional costs that many rural households face: being off-grid; reliant on oil heating. You heard about those additional costs from Frazer Scott of Energy Action Scotland in previous evidence. There is no question that there is this interaction of higher energy costs with food costs, housing costs and childcare costs. All these add up and they play out in different ways for different families and different households, depending on where they live. That is the important thing to remember here. These do play out and interact in different ways for different families.

As an example of that, I will quote from a mum who has been involved in a project called Changing Realities, which is a collaboration between ourselves at CPAG, the University of York and parents and carers themselves. This looks at how transport costs interact with food costs and where they leave parents. She is a mum who lives in a small rural town. In February, she recorded in her diary how she had to spend £10 on a couple of taxis to get her daughter to the doctor and back. She said in her diary, "That is not much to some but it is a lot to me. It means another trip to the food bank once it opens". It is closed at the weekends. "A task that should be a simple part of being a parent stresses me. Lack of income making me feel guilty for spending money for food on taxis. I'm exhausted through lack of sleep with my daughter coughing, and mentally due to the stress of the cost of her being poorly." Elsewhere in her diary she talks about being anxious about the housing and whether it is the quality of the housing that might be adding to her being poorly, and the energy there.

Even before that, back in January she recorded how her stomach is giving her, "pain today, nauseous, cutting back on food again. I'm filling up on porridge for all my meals. It stops the hunger, but I am so bloated". I suppose it just flags that food costs are one aspect and it interacts with transport. Families, mums, parents are being left with these impossible choices: do they spend this money on transport to get their daughter to the doctor or do they spend it on food or do they spend it on paying for energy? It is that that plays out and leaves children and families in these extraordinarily stressful and damaging situations, which is undermining health and wellbeing more generally.

Professor Brennan: One of the things that I picked up in this is the larger housing stock in rural and remote Scotland. Not only do you have



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additional costs because of being off-grid, low-efficiency housing, but you also have larger houses. Again, it is this multiplier effect. I absolutely and wholeheartedly agree that it is then the impact that it has on physical and mental wellbeing and capacity to function that is one of the greatest sadnesses around it.

Q108 **Andrew Western:** Forgive me, I think that we may have touched on some of this in the responses so far. Certainly, Ms Hilton, you talked about the increasing food bank usage. There are obviously implications there for what people are eating and how often. Could you talk to the changes that we have seen as a result of the cost of living pressures on the consumption in terms of food type and the regularity? Professor Brennan in particular, you referenced earlier the difference between calorie intake and nutrition. Could you perhaps set out some of the challenges that come when you favour one over the other because of these pressures?

Professor Brennan: I will start with that and I am sure that Cara will be able to add significant detail.

The work that I was referencing earlier on has come from the Food Foundation, from "The Broken Plate", and again it is analysis, I believe, from the University of Cambridge of the amount that it costs to be able to eat a healthy diet. It has estimated that it is 43% of disposable income that will be required to deliver that. It is also saying that healthy food is three times more expensive per calorie than less healthy food.

Again, if you are in the unenviable position of needing to feed your children and give them energy, you have to make choices knowing that you are giving them food that will give them the energy but is less nutrient dense compared to healthier, even if you are in a position, and many are not, to necessarily have the cooking facilities and the fuel to prepare that food. You are in an awful bind.

The data I have seen is only for greater Glasgow and Clyde, not necessarily our rural local authorities: significant rises in young children being admitted to hospital with acute malnutrition. That is the extreme side of things, but there are over 3,500 children in greater Glasgow and Clyde that were admitted with acute malnutrition over a four-year period, a big spike during Covid. We see spikes in food bank use, and Cara will pick up on this, during holidays and school breaks. There is also an interaction there with the role of school meals, though they are not the only solution here. That is then feeding into health inequalities in terms of healthy life expectancy and people's capacity to participate in communities and to be productive in our society.

Cara Hilton: I would echo everything Mary has said. Mary has the expertise in this area around health and food. It is clear that it is very challenging for people on the lowest incomes to choose a healthy diet, and that has huge costs for the NHS. I was just reflecting earlier that it is a shame that this evidence session is not later because on 28 June the



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Trussell Trust will be publishing a major new research study called "Hunger in Scotland". It will also be publishing one called "Hunger in the UK" as well. That will look in depth at food insecurity in Scotland and who is most likely to be food insecure, who is most likely to need to use a food bank, and the impact that this is having on different groups. I would be very happy to share this with the Committee once published.

I will share briefly what we have found in our previous research looking at who is needing to use a food bank and the impact that has. We have seen a real shift in this since the pandemic and since the cost of living crisis. It used to be that it was predominantly single men who were more likely to use a food bank, but increasingly it is now single parents and families, especially families with three or more children, who are much more likely to need to use a food bank. In fact, a quarter of all the food parcels that we are giving out at the moment are to families with three or more children. There is only about 7% in the general population so that is a huge overrepresentation. One in four of those parcels is going to a single-parent household. We are also seeing that disabled people are much more likely to need to use a food bank. A staggering 77% of people that have to use a food bank have a disability or live with someone who does. We are seeing more people referred who have mental health challenges; 62% of people. That is much higher than it was before the pandemic. I mentioned earlier that we are seeing more and more people who are in work who are having to use a food bank.

What is clear is that the majority of people who are food insecure are not coming through the doors of our food banks. They are just cutting, scrimping and scraping. They are making the impossible decisions. They are only coming to use a food bank when there is nowhere left to turn. One of the things that is common for people who have to use the food bank is that they are absolutely destitute. They are certainly not able to choose a healthy, nutritious diet. They are living on an average of just £8 a day. There is no way that you can eat a healthy diet on just £8 a day. That is for all your costs, not just food.

I want to give you one quote that we heard from our network that shows how this translates into practice. A food bank manager said, "Over the winter people referred to us were starving. They were freezing. They had no heating. They did not have access to a kettle or a microwave. We had to work out whether or not some people could receive a standard food parcel or whether we needed to give them a no-cook parcel". I think that it is shocking that we are in this state in a wealthy country like the UK. That is why we are campaigning for a future where no one needs to use a food bank.

Q109 **Andrew Western:** Thank you. Mr Dickie, I have a question about the impact that this has where children have poor access to food in terms of links to poor educational attainment and so on. Is there clear evidence of the impact that this can and does have?



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John Dickie: There is long-standing evidence of the impact of poverty, diet and educational attainment. That has been a big part of why the case has been made for extending free school meal entitlement and the case for universal free school meals. One of the positive things that we have seen in Scotland has been the extension of universal free healthy school meals to children at least up to primary 5 and a commitment to all primary schools that urged for that to be delivered as soon as possible. There is that evidence link there.

The other thing I would add is that we also know that parents go to extraordinary lengths to protect their children from the poverty they face and the lack of income that they have, the struggle that they are facing. I quoted the mum earlier on there, but we know that it is parents who are more likely to be skipping meals than their children because they are protecting their children from that. They are doing what they can within the limited means they have. The parents are very aware of the choices that they are making. They talk about the stress of knowing that they are buying food that is not that healthy or not as healthy as what they would like to be providing for their children.

In terms of the broader issue of the levels of child poverty we have in Scotland and across the UK and the cost that creates for society, one of those major costs is the cost to our health system of picking up the pieces of children growing up without the healthiest start in life that they could have.

Q110 **Andrew Western:** This may be a bit of a crystal ball question. It might be a little bit unfair. As we head towards the winter months, are there significant concerns that this situation will get worse? What will be the main drivers of any improvement or worsening of that situation?

John Dickie: We pick up that parents are fearful of what happens when you get into winter and there are additional costs, another round of higher energy costs to face on top of the existing costs that they are facing.

One of the key things is that families and parents are just struggling to get by day to day. Literally, getting through the next day or the next week is the focus. What we need to do is to find ways of ensuring that those families have the resources that they need to be able to get beyond that. I heard one parent speaking at, I think, a JRF event last year, who talked about it being a cost of surviving crisis for them. It is not cost of living, they are literally just struggling to survive day to day. That is the pressure that they are under, and thinking ahead, when they are able to, is just one further anxiety and fear. We also pick up through speaking to young people that they are very aware when there are those anxieties and stresses in their families. They pick up on that as well. That affects them and their mental health and wellbeing.

Chair: We will have to move on. Thank you for that.



Q111 David Duguid: The subject of this inquiry is the rising cost of living in rural Scotland. This was touched on earlier a couple of times. Mr Dickie, I think that it was you who mentioned the cut-back in bus services in rural areas not being good. I think that Cara mentioned an example of somebody having to spend £10 on taxis to get to a service. It is a function of being in a rural community that you have to get from one place to another usually not within walking distance.

I am wondering whether in any of the studies or analysis you have done you are able to at least qualify, if not quantify, the effect of certain public services—health services, schools, swimming pools, libraries, these things that are very important specifically to our children—closing down. One of the things that I keep hearing from parents in particular is, yes, heating and eating is important, but they are also concerned about their children’s education and extracurricular activities. More and more these are becoming more expensive and more difficult to travel to, especially when bus services are cutting back. I will start with Mr Dickie. Can you start by saying something about how increasing the distances involved in families being able to access these services has an impact?

John Dickie: We have a project called Cost of the School Day, where we have been working with children and young people in schools across Scotland, but most recently particularly in Moray and in Highlands, to understand how costs issues affect their ability to participate at school. Some particular issues have come out from the engagement with young people in rural areas. For example, they talk about the school bus not getting to school on time to be able to get to the breakfast club, so missing out on the breakfast club before the school day. Others in urban areas are seeing more and more breakfast clubs as a source of nutritious food before the school day starts, so that interaction there. There are young people who are not able to stay behind to take part in extracurricular after-school activities, again because of the transport barriers that they are facing. Children and young people themselves are very aware of reduced transport options cutting them off from the services and activities that others would take for granted. I could probably share more from the Cost of the School Day project with you by way of follow-up on that as well.

David Duguid: That would be useful, yes. Professor Brennan, I see you nodding your head there. Do you have anything to add on that?

Professor Brennan: Yes. I can look further for you on specific statistics. I think it is part of one of the areas where we have a lack of data in terms of the connection between cuts in public services, local services, leisure services, and the effect that that then has on households’ capacity to access these essential and, I suppose, slightly non-essential services within that. Linked to this is also a cost of funding crisis for local authorities and, in particular, the recognition that the delivery of public services in remote rural Scotland costs substantively more than delivery of the same public services in urban Scotland. That is an essential part of



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the choices that local authorities are having to make and the knock-on effects that that has on the households and communities that they serve.

Q112 David Duguid: I think that this is the crux of what we are talking about, again reflecting on many of the constituents I have spoken to recently, over the last 12 to 18 months as costs have been going up. We often talk about there being too much centralisation. We tend to think centralisation to London, centralisation to the central belt in Scotland, but just in my location, in my constituency of Banff and Buchan, the town I live in, Turriff, is 10 miles away from the next biggest town, Banff, Macduff. Anybody living in between those towns who all of a sudden is told, "Yes, we will keep the extracurricular activities going but we are going to cut back the bus services", when they are not entirely in walking distance—there is a tendency, as you say, because of a lack of funding that local councils end up thinking, "Okay, we are going to have to do more with less" and then have to squeeze it.

Professor Brennan: It is another gorgeous part of the country. I have walked the Speyside Way.

Another important point is that often there is siloed policy. This is happening in local government and national government and all over the place, the budgets, where the resources are and who controls those, and when a decision is made about X and made about Y they are not connected. That lack of connection and that lack of synergy between policies and budgets means that money that is being invested is not delivering value for money. There are resources there. There are a lot of initiatives happening but we are not necessarily getting the benefit out of them because of these disconnects and the lack of coherency and incompatibility between them.

Q113 David Duguid: Thank you for that. Can I finish off my questioning very quickly? We have spoken a lot about different groups: families, children. Farmers or people who work on farms as part of the food chain we have talked about being part of the issue as well. Are there any other groups that you feel we should be mentioning or looking at that have not been mentioned so far who are particularly affected by food price inflation and food poverty in rural Scotland?

Professor Brennan: The one group that stands out and is related to both farm and the food producers is migrant workers, asylum seekers, refugees, and the hugely important role that they are playing in producing and supporting our agrifood sector. That is a particularly important group who often do not have recourse to public funds. It is very hidden in the data. They are affected by so many other aspects that then lead them into very dire situations, again in relation to housing and other challenges.

Q114 David Duguid: John and Cara, are there any other groups that we have missed that we should be thinking about? What about people living with disabilities, for example?



Cara Hilton: I did mention earlier the majority of people who are disabled or living with someone who has a disability. The majority of people who come to our food banks do have a disability or are living with someone who has a disability. That is particularly distressing, given the fact that devolved disability benefits are within the control of the Scottish Government, yet we have not seen much progress to change the fact that so many disabled people simply do not have a sufficient income.

That is something we need to do a lot more on and is something that needs to be reflected in the cost of living payments and things that are delivered by both the UK and the Scottish Governments. We know that people with disabilities often have to keep their heating on 24 hours a day. They cannot afford to save energy because they are reliant on connecting equipment and things. I do not think that those extra costs that disabled people have are reflected in the cost of living payments that we have seen, and they should be in future. The cost of living payments should reflect the poverty premium and the disability premium that people face.

John Dickie: I do not have a huge amount to add. I would just echo very much what Mary said about those who may not have recourse to other public funds. We need to find ways of getting support to those families as well.

Q115 **Wendy Chamberlain:** I said it in a private meeting but I will say it to the witnesses. I am the chair of the APPG for Ending the Need for Food Banks, for which the secretariat is the Trussell Trust.

There was one question I wanted to ask picking up on some of the other themes before I go on to my core ones. It was about the lack of jobcentres in rural areas and what the impact is for people who are on out-of-work benefits getting to jobcentres and the risk of sanctions. Is that something that you recognise? I have certainly heard it in my own constituency.

John Dickie: That has definitely come through our early warning system, where we collect evidence from the casework support that we provide to frontline advisers across Scotland. It comes through from the Changing Realities project, which is again what the diaries of those families and parents on the lowest incomes talked about. There was one example talking about where they had been told to walk six miles to the nearest jobcentre, finding no way of being able to do that with children and being left with what to do. Those costs associated with accessing services, whether that is to find jobs or to access social security, are a very real additional issue.

There are other complexities that impact in rural areas as well. Jobs may be more seasonal with constant changes in income, with that having an impact on in-work social security benefits as well, which makes claiming social security more complex. These things do interact and create additional pressures on individuals and families in rural areas.



Q116 **Wendy Chamberlain:** Professor Brennan, can I ask a quick question of you in relation to food supply chains in Scotland? Are we seeing an impact on local food production costs and so on because we are seeing reductions in, for example, the number of abattoirs north of the border, which is increasingly becoming an issue?

Professor Brennan: On abattoirs, I would also note that there is a shortage of butchery as well as abattoirs. It often gets the highlights.

The cost of production crisis is leading to farmers producing less food. They are having to make choices to have less animals to start off with. They might also be making choices about who they sell their animals to and how, and then the choices about whether meat can get back into local communities. For example, there is very little of the meat produced in the Western Isles that ends up back in the Western Isles. That is a different story in Orkney, but the price premium to get that Orkney beef and lamb back to Orkney after it has made its way to Dingwall and back is very significant. It is affecting what is being produced, how it is being produced, who it is being sold to, and what access local communities then have.

The Green Bowl example that I gave is two women in Elphin in Scotland who between them have created that community platform, but they also got their butchery qualifications. They have their animals brought to slaughter in Dingwall, brought back, and they then butcher them themselves. What they have said to me is the thing that would help them most is support for the transportation to Dingwall if a new abattoir cannot be produced closer to Ullapool and the north-west. This is to an extent the same. They get support for veterinary travel but not for the travel for slaughter. That local infrastructure, whether it is abattoirs, butchery, storage, processing—for example, being able to keep local eggs and sell local eggs and enter public procurement supply chains, something that has happened now very successfully in Shetland—is what is holding back rural Scotland from having a much more vibrant local food system.

Wendy Chamberlain: The topic of food security on a general nationwide perspective is feeding into that food insecurity that families are experiencing.

Professor Brennan: Yes.

Q117 **Wendy Chamberlain:** Cara Hilton, can I come to you next for some detail around food banks? You have already provided some of this. Are you seeing an increase in food bank usage from before Covid, during Covid and after Covid?

Cara Hilton: Yes, we certainly are. I ran through the stats before, but the level of food bank need in Scotland is at a record high. We have never seen such a high need for food parcels in Scotland since the Trussell Trust set itself up. We are seeing more and more children having to access a food parcel, more children than ever. That is despite the fact



that we do have policies in Scotland that are helping to buck that trend slightly, such as the Scottish child payment, which we do think is starting to make a significant difference.

We are seeing more first-time people having to use food banks, people who thought they would never be in the situation of having to turn to charity to put food on the table. As I mentioned earlier, I do think that is a reflection of the fact that we have a social security system where the level of benefits does not reflect the cost of essentials. That is why we are calling for reform so that it can always be guaranteed that the social security safety net will provide enough money for people to be able to afford the essentials, whether that is food, transport or other essential costs such as energy bills. It is simply not right that there is no relation at all between what things cost and the benefits people receive.

Q118 Wendy Chamberlain: Thank you. In terms of rural areas, we obviously want to see an end to the need for food banks, but the reality is that we currently need them. Is there a sufficiency of food-based support in rural areas? What are you seeing within either the Trussell Trust or IFAN or are we seeing an increase in independent food banks through churches or other charitable organisations?

Cara Hilton: We have seen a real explosion of food aid providers since Covid. In recent years we have seen our food bank parcel figures decline slightly until this year, and that is because there is so much other provision out there. Communities are coming together, setting up pantries, setting up growing programmes, setting up other community projects to keep people and their communities fed.

Ultimately, that is a reflection of the fact, though, that people just do not have enough income to make ends meet. That can never be acceptable. It can never be acceptable that people have to turn to charity. In Scotland, a wealthy country like ours, so many people are having to turn to charity to feed themselves and their families. I would warn against any complacency that this is always going to be the case because it does not have to be like this. We really do believe that it is a political choice. That is why we need to see urgent action to make sure that benefits and income reflect the cost of essentials.

Q119 Wendy Chamberlain: I have two more quick questions, still to yourself, Cara. What about the long-term sustainability of food banks? If we are seeing an increase in the number of people who are using them and people who never thought they were going to need a food bank, is there a concern? Are we seeing an impact on donations, for example, or volunteers potentially having to seek paid employment and, therefore, not being able to support? Is there a real concern that the food bank infrastructure itself is at risk?

Cara Hilton: I would provide you with reassurance that our network will respond to the need that is there. Yes, there is no doubt that people who work in food banks, whether it is the project managers or the volunteers



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or the trustees, are exhausted because they are working harder than ever before and need is continuing to grow. The gap that they are plugging is growing deeper. It is becoming more entrenched. We have to buy in a lot more food. In recent years we have had to double the amount of food that the food banks have bought in just to meet the record level of need. Cash-first interventions from government really would help ease the pressure here.

I would say that we are not sitting back waiting for this to happen. Across our network we are pioneering a whole new range of partnerships aimed at getting more money into people's pockets and ending the need for our services. For example, in Scotland we have just launched an ambitious multimillion pound financial inclusion pilot. That is going to be running in six local authority areas, including Perth and Kinross, Dundee and Orkney. This is going to be testing new approaches to ensuring that a cash-first response in a crisis can end destitution. It is going to be looking at improving advice and support services. The stuff that is happening is going to be codesigned with people who have experience of having to use a food bank because that is important, that the response to the need for food banks is designed by the people who know what it is like to not be able to put a meal on the table.

Wendy Chamberlain: It sounds like the Committee should take an interest in those questions.

Cara Hilton: Definitely.

Q120 **Wendy Chamberlain:** The last bit, just because you mentioned cash first, is that we have talked about a rural premium. Do we think that cash first is always appropriate? Certainly, I have heard previously that one of the challenges of cash first is that when you are already paying a premium to shop in the local village shop as opposed to bulk buy the cash is eroded more quickly.

Cara Hilton: Yes, that is true. There is a rural premium and people in rural areas do have higher costs to face. I don't think these things are insurmountable. Increasing people's incomes, whether that is through social security or benefits, is the most dignified way of ensuring people can make their own choices. I do not think that it is ever right that someone has to turn to charity or even be given a voucher. It is surely better that they have the cash and are able to make the choices themselves.

I think a lot of the issues that are problematic in rural areas, such as the lack of bus services, the lack of digital connectivity and the poor infrastructure, are not inevitable either. Those are things that can be changed. It just needs local, Scottish and UK Governments to come together and deliver the changes that rural communities need.

Q121 **Dr Whitford:** If I can start with you again, Cara, you mentioned—actually, all three of you have mentioned—that the key underlying issue



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is lack of income. We have seen erosion of social security, and the fall in value of Universal Credit against average earnings was particularly highlighted by all three of you. You also pointed out, Cara, the increase in demand from families with three or more children. Obviously, we saw in 2016 the two-child limit. All these things were there before the pandemic.

In the Trussell Trust report you highlight a 54% increase in destitution in the UK between 2017 and 2019, so that was before the pandemic. It is an underlying foundation. Wendy mentioned cash first, and the Scottish Government policy is to try to shift to cash first. Starting with Cara and then to Professor Brennan and then to John, how should that be done? Should it be more focused on a disability premium, the poverty premium or the rural premium? I am not sure how we would do that. What should be the structure of a cash-first approach? The Scottish Government have just published the report. Would you be calling on the UK Government to be following the same approach, obviously more through the social security system?

Cara Hilton: That is a great question. I do think that if we are going to end the need for food banks cash first is the way to do that. We need that to be accompanied by bold and long-term action.

I would encourage the UK Government to follow Scotland's lead. We were delighted that the Scottish Government published the national action plan to end the need for food banks. That is something that our network has been calling for. We are very pleased that that is here. It is just the start, and the vision of a Scotland free of food banks needs to be backed up with long-term action. Short-term responses just are not sustainable, either for Government or for people who are struggling.

We need government at all levels to do everything in their power to increase people's incomes, whether that is through social security or through work, whether that is through tackling policies that we know are causing people to need to use a food bank such as the one that you mentioned, the two-child cap. That is something that we are calling for the Scottish Government to use the Scottish child payment to mitigate because we can see the difference that the Scottish child payment has made. There is much more scope to use that payment to mitigate some of the worst aspects of the UK welfare system at the moment.

At UK level, what we want to see is the UK Government introduce an essentials guarantee. That would embed in the social security system the principle that at a very minimum Universal Credit would always protect people from going without the essentials. We believe that at the very least Universal Credit should be set at a level that covers essential costs such as food, utilities and vital household goods, and that deductions and sanctions should never be able to pull support below that level. We would want to see the essentials guarantee set by an independent process, but our headline analysis suggests that it would be at least £120 a week for a single person, whereas at the moment Universal Credit is only £85 a week.



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An essentials guarantee is the absolute minimum change that we are looking for. In Scotland our ambitions are a wee bit higher. We are urging the Scottish Government to use all Holyrood's levers to deliver and work towards a minimum income guarantee for everyone in Scotland. I think that the best way that we can ensure that every household is protected from future crises, whether they are in a rural area, a mixed area or an urban area, is to increase their incomes, whether from work or social security, so that they always have enough money to afford the essentials.

Q122 Dr Whitford: Professor Brennan, on the same question but also picking up what you were talking about, these local food networks and food producers, when Andrew asked the question about what is going to happen next winter, we know that the UK is going to be introducing import charges on food that comes from the EU. About 28% of the UK's food comes from the EU, so in actual fact that could drive food prices higher. Does that then, in addition to the issue of cash first, mean that we should be doing an awful lot more for domestic and, indeed, local food security?

Professor Brennan: It feeds into an even greater perfect storm, doesn't it, in terms of the resilience, the availability, the affordability and the accessibility of basic food items to communities right across Scotland? We often think about food security as being something separate to food poverty and food insecurity, but they are inextricably linked. Often it is much more siloed as a supply chain issue rather than thought about much more holistically.

The argument around trying to support and drive greater activity in local food systems is to ensure greater levels of resilience, greater connection and greater agility in those communities so that they are able to respond to challenges. Some of those are ferries; they are not necessarily import tariffs. It is also around the way in which these communities are able to connect with each other. In particular, our island communities are very interconnected, are very interdependent and are very intergenerational in the way in which they live their lives and manage their communities. I think that the role that those local food systems play can provide multiple dividends to local businesses.

One of the things we have to remember is that there is a much greater number of micro and small businesses in both accessible and remote rural Scotland. Many more people are reliant on these for their own income streams as well. The more we can do to stimulate local routes to market and local demand and local production, the more options these communities have to look at alternative routes to supply.

Q123 Dr Whitford: Obviously, they face things that are outwith their control. We touched earlier in the session on the loss of agricultural workers. Migrant workers in particular used to come from the EU. On energy costs, at the moment farmers are not covered by the definition of being high-energy or intensive industries. Particularly if it is livestock or poultry, these are very expensive and, therefore, we are in danger of having



farmers simply pulling out of the business.

Professor Brennan: They are pulling out of the business and that is leading to food shortages in particular in eggs and dairy. While for eggs you may well be able to reinvest and restimulate relatively quickly, I can assure you that in dairy you cannot. We will lose dairy in multiple parts of Scotland unless we recognise the importance of those industries and the relationship between their energy costs, their feed costs and that broader envelope of cost of production.

Q124 **Dr Whitford:** What is your view on cash first before I come to John?

Professor Brennan: It is not my area of expertise. I will hand over to John on that. I am going to plead the Fifth on that one.

Q125 **Dr Whitford:** What is your view on taking that approach, as Cara said, regarding making social security mean what it used to mean, and within Scotland the best start grant, the Scottish child payment, and so on?

John Dickie: That is right, that is the response we need to see from every level of government in ensuring that families have adequate incomes to buy the food that they need to buy in the way that other families buy food.

A top priority in Scotland for the Scottish Government is to build on the very welcome investment that has gone into the Scottish child payment. That is making a difference. I was struck by Cara's evidence there from the Trussell Trust that it is seeing that, although there is an overall rise in demand for food banks. For families with children who are receiving the Scottish child payment it is having an impact. It is reducing that demand.

That £25 a week Scottish child payment was committed to pre cost of living. That was what was thought was going to be needed to make progress on child poverty targets and to support families through this year. The reality is that since that was introduced its value has been eaten away day by day, which is why we were so pleased to hear the First Minister in his leadership campaign talk about a £30 Scottish child payment in his first Budget. That is the absolute minimum that we need to see to ensure that the value of that payment is keeping up with rising prices.

There is, as Cara has also highlighted, a potential to use the Scottish child payment as a mechanism for providing additional payment in Scotland to mitigate the impact of the two-child limit. Of course, it is far more effective to abolish that policy at a UK level. That is, across the UK it is driving 250,000 children into poverty, so it is the most cost-effective reform or cut to remove in terms of tackling—

Dr Whitford: It is better to fix it at source.

John Dickie: Fix it at source. Again, I was struck by Cara's evidence that it is larger families that are more likely now to be needing to use food



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banks. There is a very clear link here to removing financial support from larger families. We would not remove health or stop a child going to school because they had siblings. The idea that we remove cash financial support for those children just seems completely out of—and the consequences of that are what we are seeing.

Chair: David Duguid has a question.

Q126 **David Duguid:** I want to clarify something. You were talking about people with large families and Dr Whitford raised the two-child limit on benefits, but is it not the case that that does not apply retrospectively, it only applies to new families with more than two children?

John Dickie: For families since 2017. Yes, if you were born since 2017.

David Duguid: Yes, I just wanted the clarification, without getting into—

Dr Whitford: Or if you came on to the benefit system, so if you were made redundant in 2019 it applied to you.

David Duguid: Without getting into a debate on whether it is the right thing to do or not, I just wanted to make that clarification. If you already had a large family before 2017, that does not apply.

Dr Whitford: It does if you come into the benefit system after 2017.

Chair: I am conscious that the Secretary of State is sitting down for the next debate.

Dr Whitford: That is me. Thank you very much.

Chair: Thank you both—well, the three of you, sorry, Cara. You have been sitting there on the screen and you have been very patient in following the proceedings remotely. There are a couple of things you said that you might send to us to clarify and we will look forward to that. If there is anything else you could usefully contribute to this inquiry we are always open to further representations.