

DEBATE PACK

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Child poverty in Scotland

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Summary

This House of Commons Library Debate Pack briefing has been prepared in advance of a debate on child poverty in Scotland that will take place in the House of Commons on Wednesday 30th October 2019. This briefing contains background information, statistics, and parliamentary and press material, as well as suggested further reading which Members may find useful when preparing for this debate.

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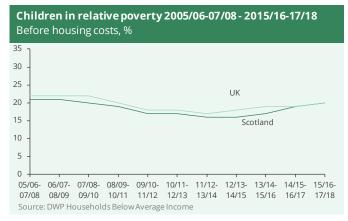
The House of Commons Library prepares a briefing in hard copy and/or online for most non-legislative debates in the Chamber and Westminster Hall other than half-hour debates. Debate Packs are produced quickly after the announcement of parliamentary business. They are intended to provide a summary or overview of the issue being debated and identify relevant briefings and useful documents, including press and parliamentary material. More detailed briefing can be prepared for Members on request to the Library.

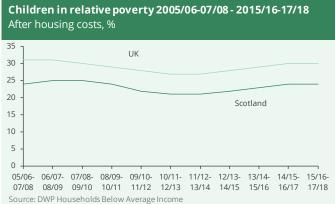
1. Child poverty in Scotland

In the three-year period 2015/16-2017/18, 20% of children were in relative low income poverty in Scotland, when measured based on household incomes before housing costs (BHC), the same as the UK average.

On this measure, the child poverty rate in Scotland has traditionally been lower than that of the UK, but this gap has closed in recent years.

When measured based on incomes after housing costs (AHC), 24% of children were in relative low income poverty in Scotland, compared to a 30% UK average. Both have been on a broadly upward trend over the past few years, as can be seen in the charts below.





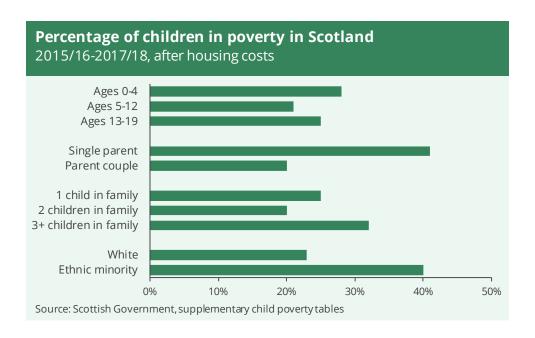
Vulnerable groups

The Scottish Housing and Social Justice directorate uses Households Below Average Income data to provide child poverty data, broken down by characteristics of the children and their families. Here, poverty is defined as children in households in relative poverty after housing costs in the period 2015/16 -2017/18.

According to this data, vulnerable groups in Scotland include:

- Children aged 0-4 (28% in poverty);
- Children with single parents (41% in poverty);
- Children in families with three or more children (32% in poverty);
- Children from ethnic minorities (40% in poverty).

Scottish Housing and Social Justice Directorate analysis of households below average income, Supplementary child poverty tables, March 2019



Further information

For more information about poverty figures for the UK, see the Library Briefing Paper Poverty in the UK: statistics. This is largely based on the Department for Work and Pensions' Households below average income statistics 2017/18 (28 March 2019).

The Institute for Fiscal Studies published their Living standards, poverty and inequality in the UK 2019 report on 19 June. This provides headlines figures and detailed analysis of the DWP's Households Below Average Income data.

The campaign group End Child Poverty provides estimates of child poverty rates by <u>local area</u>, based on a range of data sources.

The Social Metrics Commission has proposed a new measure of poverty, which accounts for differences among household such as costs of childcare and disability, savings and access to assets.

Other useful sources of information about poverty and child poverty include the Resolution Foundation, Joseph Rowntree Foundation, and the Child Poverty Action Group.

2. Policy

2.1 UK Policy

The Welfare Reform and Work Act 2016 set out new targets for child poverty focussing on children living in workless households and educational attainment at age 16.

As well as these targets, an April 2017 policy paper, <u>Improving Lives:</u> <u>Helping Workless Families</u>, set out indicators to be used "to track progress in tackling the disadvantages that affect families' and children's lives". Six of these are parental indicators which track worklessness and "associated disadvantages", and three analyse outcomes for children and young people.

This policy paper also sets out four next steps for action:

- placing more emphasis on helping people get back to work in the Government's Troubled Families Programme;
- reducing parental conflict through a programme to support local, evidence-based interventions;
- placing more expectation on Jobcentre Plus to identify people with complex needs; and
- implementing Dame Carol Black's recommendations on tackling drug and alcohol dependency.

More recently the government have continued to reiterate their focus on work as a route out of poverty, for example saying that:

The Government take child poverty extremely seriously and are committed to ensuring that all children have the best life chances. The Government believe that moving into work and progressing in work is the best and most sustainable route out of child poverty, and we have reformed the welfare system to ensure that work pays and working families can keep more of what they earn.²

2.2 Scottish policy

The <u>Child Poverty (Scotland) Act 2017</u> includes four targets aimed at reducing child poverty in Scotland by 2030. These targets state that, by 2023-24, of children living in Scottish households:

- less than 18% should be living in relative poverty;
- less than 14% should be living in absolute poverty;
- less than 8% should be living with combined low income and material deprivation;
- less than 8% should be living in persistent poverty.

Further targets are also set for 2030-31.

Tackling Child Poverty Delivery Plan 2018-22 sets out policies and proposals to meet the targets in the Child Poverty (Scotland) Act 2017.

Some of these targets include:

- £12 million investment in new, intensive employment support for parents;
- A new minimum payment for the School Clothing Grant across Scotland:
- £1 million on new practical support for children experiencing food insecurity during school holidays;
- New support for childcare after school and in the holidays;
- A new focus on families in our Warmer Homes Scotland programme;
- A new income supplement;
- A new Best Start Grant.

Income Supplements

One of the flagship commitments in the Scottish Government's Tackling Child Poverty Delivery Plan for 2018-22 was that the Scottish Government should work towards introducing an income supplement that delivers regular, additional financial help for low income families.

In June 2019, Scottish government published a document 'Income supplement: analysis of options' to propose and analyse five policy options with the following aims;

- achieve a reduction in relative child poverty (after housing costs) of 3 percentage points when the income supplement is fully rolled out;
- reduce the depth of poverty and provide support to those who need it most;
- ensure a sustainable and lasting reduction in poverty for families with children.

Scottish Child Payment

Draft regulations for a new £10 weekly Scottish Child Payment were sent to the Scottish Commission on Social Security for scrutiny in early October 2019.3

If enacted, the new benefit will:

• have a simplified application process which links with Best Start Grant and Best Start Foods so new applicants only need to provide information once;

³ First step to new Scottish Child Payment, Scottish Government

- be paid every four weeks as a lump sum to support parents with the cost of bringing up children, including clothing or school activities;
- increase annually in line with inflation.

2.3 Scotland's progress on child poverty

According to the Scottish Parliament Information Centre (SPICe) paper Ending child poverty: the challenge ahead, April 2019, research from Reed and Stark and Resolution Foundation shows that, if no action is taken, child poverty in Scotland will continue to rise due to the effect of measures such as the freeze in certain benefit payments and the introduction of the two child limit, combined with forecast economic performance.⁴

IPPR Scotland estimates the cost of meeting the relative child poverty target for 2030-31 at £3.8 billion per year.⁵

Resolution Foundation paper, Wrong direction: Can Scotland hit its child poverty targets? combines economic forecasts with planned tax and benefit policies and finds that child poverty in Scotland is likely to be higher in 2023-24 than in 2016-17. The projected rate of 29 per cent would be the highest in over 20 years. This would leave over 100,000 more children in poverty than if the interim target were (just) met.

This, they find, is due to UK-wide policies like the benefit freeze, twochild limit and other welfare cuts.

⁴ SPICE, <u>Ending child poverty: the challenge ahead</u>, 9 April 2019 Reed and Stark, Forecasting Child Poverty in Scotland, April 2018

⁵ IPPR Scotland, <u>How much would it cost to reduce child poverty in Scotland? The financial scale of child poverty in Scotland</u>, 5th March 2018.

⁶ Adam Corlett, <u>Wrong direction: Can Scotland hit its child poverty targets?</u>, Resolution Foundation, March 2019

3. Potential drivers of child poverty in Scotland

3.1 Universal Credit

Universal Credit (UC) replaces a range of existing means-tested benefits and tax credits for working-age households. The Department for Work and Pensions (DWP) refers to the benefits and tax credits UC is replacing as "legacy benefits." The aim of Universal Credit is to simplify and streamline the benefits system for claimants and administrators, improve work incentives, tackle poverty among low income families, and reduce the scope for fraud and error.

One of the key differences in the Scottish system is the Universal Credit (UC) Scottish Choices. People claiming Universal Credit and living in Scotland can choose to:

- be paid either monthly or twice monthly; and
- have the housing costs in their award of Universal Credit paid direct to their landlord.

Impact of Universal Credit

Research published by the Joseph Rowntree Foundation (JRF) on 20 February 2019⁸ suggests that UC is likely to reduce the number of people in poverty in working families by 300,000 but increase the number of people in out-of-work families in poverty by 200,000. JRF estimates that 5.5 million people in poverty should see increases to their income, the majority in working families. However, 3 million people in poverty – the majority also in working families – will see their incomes reduced. While acknowledging that the Government has made changes to UC which mean it has the potential to substantially raise the incomes of millions of people in poverty, JRF argues that changes have not gone far enough. It believes that "more and faster improvements" must be made to the design, funding and delivery of UC, otherwise there "continues to be a high risk that UC will fail to realise its potential and even increase hardship for some of those moving on to it in 2019 and beyond."9

In June 2019, a report from the **Child Poverty Action Group** set out a range of options to restore benefit cuts and providing a "a blueprint for making universal credit fit for families." 10 On the basis analysis undertaken by the Institute for Public Policy Research (IPPR), CPAG suggests that a "modest package" of measures would lift 700,000 children out of poverty by 2023 (when UC will be fully rolled out), and increase family income by an average of £1,000 per year by:

Scottish Government: Universal Credit: new choices for people living in Scotland, January 2018

JRF, Briefing: where next for Universal Credit and tackling poverty?, February 2019

⁹ Ibid. p1

¹⁰ Child Poverty Action Group, <u>Universal credit: What needs to change to reduce child</u> poverty and make it fit for families?, June 2019

- removing the two-child limit and benefit cap;
- restoring the child element in UC to its 2015-16 value;
- re-instating the higher payment for the first child in the family;
 and
- uprating Child Benefit by £5 per child per week to reverse the impact of the benefit freeze.

It estimates that the package would cost £8.3 billion, which it states is "a fraction of the total of social security cuts of almost £40bn per year by 2020."

Further information

Commons Library, <u>Constituency data: Universal Credit roll-out</u>, updated 15 October 2019

Commons Library briefing CBP-8501, <u>The Universal Credit assessment</u> period and earned income, 13 August 2019

Commons Library Debate Pack CDP-2018-0221, Opposition Day Debate: Universal Credit, 16 October 2018

Commons Library Debate Pack CDP-2018-0278, <u>Backbench Business</u> <u>Debate: Impact of Changes to Disability Support</u>, 18 December 2018

Commons Library briefing CBP-6547, <u>Housing costs in Universal Credit</u>, 8 May 2019

Commons Library briefing CBP-8494, <u>Universal Credit and the Severe</u> <u>Disability Premium</u>, 8 March 2019

Commons Library briefing CDP-2019-0131, <u>Universal Credit and Debt</u>, 3 June 2019

Trussell Trust, Five weeks too long

Christians Against Poverty, <u>Checking in: applying and waiting for Universal Credit: CAP clients' experiences of Universal Credit so far,</u> December 2018

Commons Library briefing CDP-2019-0131, <u>Universal Credit and Debt</u>, 3 June 2019

Work and Pensions Committee, <u>Universal Credit inquiry reports</u>, evidence and memoranda

3.2 Two-child limit

As a result of measures first announced in the Conservative Government's Summer Budget in 2015, the per child element in Child Tax Credit and in Universal Credit was limited to two children for new claims and births from 6 April 2017.

From 28 November 2018, an additional exception to the two-child rule was introduced for certain families looking after children under kinship care arrangements, or who have adopted a child. Previously, a child element was available to three children if the family had two biological

children and then took on a child in kinship care, but not if the child in kinship care arrived first. 11

Impact of the two-child limit

Statistics from the DWP show that as of April 2019:

- **156,540 households** in **the UK** were affected by the two-child limit, of which 134,850 were on Child Tax Credit and 21,690 were on Universal Credit:
- **8,540 households** in **Scotland** were affected by the two-child limit, of which 7,220 were on Child Tax Credit and 1,320 were on Universal Credit. 12

According to All Kids Count: The Impact of The Two-Child Limit After Two Years (June 2019) a report jointly published by CPAG, the Church of England and other advocacy/support organisations:

- An estimated 160,000 families have already been affected by the two-child limit to date; the majority are working families and the majority have just three children. More than 800,000 families and three million children could eventually be affected by it, while a third of all children will be affected in many constituencies across the country;
- As a result of this policy, 300,000 children will be pushed into poverty and one million children, already in poverty, will be pushed even deeper into poverty by 2023/24. (Here, poverty is defined as relative low income after housing costs). By then, over half of children in families with three or more children are expected to be in poverty;
- Particularly effected groups include victims of domestic abuse, refugees, and Orthodox Jewish and Muslim communities. 13

The Scottish Government estimates that the benefit freeze, cuts to universal credit work allowances and the two-child limit will reduce welfare spending in Scotland by £500 million per year by the time universal credit is fully rolled out. 14 Of this, £100 million is attributable to the combined effect of the removal of the first child premium and the introduction of the two-child limit in Universal Credit and Child Tax credit.

¹¹ See CPAG, <u>High court finds two-child rule exception perverse</u>, 20 April 2018; Extending support in Universal Credit and Child Tax Credit: Written statement -HCWS653, 27 April 2018; and More support for non-parental carers, DWP press release, 27 April 2018

¹² Department of Work and Pensions, Child Tax Credit and Universal Credit claimants: statistics related to the policy to provide support for a maximum of 2 children, April

¹³ Child Poverty Action Group, All Kids Count: The Impact of The Two-Child Limit After Two Years (June 2019)

¹⁴ Housing and Social Justice Directorate, Welfare reform: annual report 2019, 13 September 2019

Further information

Commons Library briefing CBP-7935, The two child limit in tax credits and Universal Credit, 10 April 2017

CPAG and the Church of England, All Kids Count: the impact of the two-child limit after two years, 25 June 2019

Jonathan Bradshaw, Why the two-child policy is the worst social security policy ever, Social Policy Association 50th Anniversary Blog Series No 3, 1 November 2017.

Kirsty McKechnie, <u>Two-child limit: one year on</u>, CPAG Welfare Rights Bulletin, Issue 263, April 2018.

CPAG and the Church of England, <u>Unhappy Birthday! The Two-Child</u> Limit at One Year Old, April 2018.

Letter to The Times from faith leaders expressing concern about the consequences of the two-child limit policy for children and families, 6 April 2018

Scottish Affairs Committee Welfare policy in Scotland Inquiry, written evidence, Child Poverty Action Group in Scotland.

3.3 Other drivers of child poverty in Scotland

In 2014 Naomi Eisenstadt, then Independent Advisor on Poverty and Inequality to the First Minister, reviewed the evidence and identified the following key drivers of poverty and inequality in Scotland:

- In-work Poverty: including hourly pay, number of hours worked, the costs of childcare, income lost and gained through the tax and welfare system;
- Housing affordability: including fuel poverty and local taxation;
- Young People's Life Chances: including education, employability, skills training and occupational segregation;
- Cross cutting issues: including dignity & respect in the delivery of public services.

A more recent review by Scottish Government's Communities Analysis Division identified fairly similar drivers. The most significant additional driver identified was the level of support provided by the social security system - particularly the support provided to those in work via tax credits. 15

¹⁵ Poverty and Inequality Commission Scotland, Written Evidence Scottish Affairs Select Committee Inquiry: Impact of Welfare Policy in Scotland

4. Press Articles

Please note: The Library is not responsible for either the views or accuracy of external content

Scotland's Schools in PACT to Challenge Poverty Impact News Service [via Nexis News, requires subscription], 16 October 2019

Spotlight is shone on child poverty in Clackmannanshire Stirling Observer [via Nexis News, requires subscription], 16 October 2019

Alison Johnstone: Child poverty levels are a poor show – things have to change

The Newsroom, Edinburgh News, 15 October 2019

Starving Scotland; Universal Credit Crisis: Number of families who can't afford to eat hits record level

Alice Cachia, Daily Record [via Nexis News, requires subscription], 14 October 2019

Gordon Brown says child poverty 'shames our country' as Scottish Labour announces new loan scheme

Gina Davidson, The Scotsman, 8 October 2019

Scottish Child Payment 'will not bring Scotland close' to child poverty target

Jenni Davidson, Holyrood, 8 October 2019

Scots toddlers living in poverty three times as likely to develop language and communication issues

Shan Ross, *The Scotsman*, 8 October 2019

Poverty is rising in Scotland and more must be done, report warns Alistair Grant, *The Herald Scotland*, 7 October 2019

<u>Small changes to Scottish Child Payment 'could ease child poverty'</u> Scottish Housing News, 3 October 2019

Scotland to aid poorest families with extra £10 a week for each child Severin Carrell, *The Guardian*, 26 June 2019

New Scottish child poverty benefit brought forward

BBC, 26 June 2019

Nicola Sturgeon urged to speed up child poverty benefit

BBC, 24 June 2019

Scotland will miss child poverty targets without vast cash boost – report

Libby Brooks, *The Guardian*, 21 May 2019

<u>Universal Credit changes 'most effective way to tackle child poverty'</u>

Belfast Telegraph, 9 April 2019

From latest figures (2015-18) a family is considered as in poverty if they are living on:

- Less than £363 a week or £18,900 a year for a single person with children aged five and 14
- Less than £463 or £24,100 a year for a couple with children aged five and 14

Source: Child Poverty Action Group

5. Press releases and reports

Child Poverty in Scotland: The Facts Child Poverty Action Group (CPAG)

Spending round fails to set a course to release 4.1m children from grip of poverty

End Child Poverty, 5 September 2019

All Kids Count: The impact of the two-child limit after two years Child Poverty Action Group, 26 June 2019

Making the most of the Scottish Child Payment

Emma Congreve, Deborah Hay and Jim McCormick (JRF), Russell Gunson and Rachel Statham (IPPR Scotland), Joseph Rowntree Foundation, 3 October 2019

Scotland needs new game-changer policies to meet its child poverty

Harriet Anderson, Calum Masters, Joseph Rowntree Foundation, 7 October 2019

Poverty in Scotland 2019

Emma Congreve, Joseph Rowntree Foundation, 7 October 2019

6. Parliamentary material

6.1 Written questions

Poverty: Children: Written guestion - 236563

Hugh Gaffney (Coatbridge, Chryston and Bellshill) 25 March 2019

To ask the Secretary of State for Scotland, what recent discussions he has had with the Scottish Government on reducing child poverty levels in Scotland.

Answered by: David Mundell 2 April 2019

I have regular discussions with the Scottish Government on a range of issues, including those which span both devolved and reserved matters; the Scottish Government has powers to tackle poverty through the devolution of skills, education, health and employment programmes.

6.2 Oral questions

Universal Credit: Roll-out

HC Deb 1 July 2019 cc.904-905

Stephen Kerr (Stirling) (Con)

May I thank my right hon. Friend for her very successful visit to Stirling last Thursday and Friday? When we met the work coaches and the other staff of the Department of Work and Pensions team at Randolphfield, was she struck, as I was once again, with their degree of dedication and their genuine concern for the claimants with whom they work? They are a credit to themselves and to the DWP team. Does she agree that, rather than spread fear and scaremongering, Scottish National party Members should be encouraging the people who live in their constituencies to go to the DWP to get the help that they need, confident that they will be respected and treated with genuine dignity?

Amber Rudd

I thank my hon. Friend for his important question and for setting up the visit, which was so useful and purposeful. I do note that when I went to the jobcentre and met the work coaches, they were passionate about delivering the right outcomes for their constituents. When we asked them what they would change about universal credit, they said the publicity, because they are so committed to getting the right outcomes for the right people. These are people who are doing good work for good people.

Hilary Benn (Leeds Central) (Lab)

Will the Secretary of State confirm for the record that any EU national who has been granted settled status in the United Kingdom is regarded as being habitually resident for the purposes of applying for and receiving universal credit?

Amber Rudd

That is largely correct. The only issue here is about the evidence that people now have to supply which they did not have to supply before. I know that there are a number of places where people were able to claim benefits and they now no longer qualify for universal credit. We are looking at those individually to see whether it is an issue with their application for settled status or something else.

Gerald Jones (Merthyr Tydfil and Rhymney) (Lab)

Universal credit was rolled out in my area last year. Staff at my local citizens advice bureau found that, last year, 1,882 people contacted them in relation to debt linked to universal credit. Surely that is an indication of how many people are finding difficulty in managing during that initial five-week wait. Will the Secretary of State tell me when the Government will act to end the misery of the five-week wait? [911662]

Amber Rudd

In answer to the first part of the hon. Gentleman's question, which is about assistance in getting the applications through, we announced in April this year the help-to-claim arrangements so that applicants who are struggling to apply for universal credit can have the additional support they need from citizens advice bureaux. I hope that he will find that that is working well in his local bureau. On the second part about getting money to people earlier, as he will be aware, we have made advances available and we are extending the amount of time over which people have to repay it and the amount that is deducted from their core amounts so that they do not feel it as badly as they would have previously.

Mr Speaker

With commendable brevity, I feel sure. Neil Gray.

Neil Gray (Airdrie and Shotts) (SNP)

Research released last week from the Child Poverty Action Group and the Church of England shows that women are being forced to choose between poverty and an abortion because of this Government's twochild cap—that is the reality facing families with three or more children. It appears unlikely that the Secretary of State will face another Work and Pensions Question Time, so will she make it her legacy to scrap the two-child cap and avoid impoverishing half of all children in those families?

Amber Rudd

I will try not to be distracted by the hon. Gentleman's slightly personal remarks. He might know that I visited Scotland last week, and the Scottish Government have taken their own steps on what they feel is the way to address child poverty. Those of us on the Government side of the House feel that the best way to address child poverty is to help more people into work. I am proud of the fact that there are now 1 million more people in work and that over 600,000 children are no longer in houses where no people work.

Neil Gray

I note that the Secretary of State did not answer my question. I would like to compare and contrast, because CPAG has said of the two-child cap,

"you could not design a policy better to increase child poverty",

but last week it described the new Scottish child benefit, to which the Secretary of State referred, as

"an absolute game changer in fight to end child poverty".

Therefore, on the 20th anniversary of the reconvened Scottish Parliament, is this not yet another example of where Holyrood empowers, Westminster impoverishes?

Amber Rudd

Again, I point to the fact that there are different ways of addressing poverty, both child poverty and family poverty: one is to hand out money, which is what the Scottish Government have chosen to do; and another is to focus, with laser-like attention, on ensuring that we build the economy and create employment and that there are good jobs so that people can support their family.

Child Poverty

HC Deb 8 May 2019

Hugh Gaffney (Coatbridge, Chryston and Bellshill) (Lab)

In a recent report, the Resolution Foundation projected that the Scottish child poverty rate will hit 29% by 2023-24—the highest rate in 20 years —and concluded that the Government's welfare reforms are to blame. Will the Secretary of State take a stand in the Cabinet against policies like the unfair benefit freeze or will he allow more children to fall into poverty?

David Mundell (The Secretary of State for Scotland)

I do not accept that analysis. Of course there is concern about the number of children in poverty in Scotland, but, as I outlined in my initial answer, the best way to resolve it is for the Scottish Government and the UK Government to work together and focus on a really important issue rather than constantly discuss the constitution.

Danielle Rowley (Midlothian) (Lab)

While the Secretary of State gives false assurances about child poverty in Scotland, the Trussell Trust tells me that in my constituency it is giving out more and more food parcels to families and children. How is he using his power to ensure families in Scotland are not relying on food banks?

David Mundell

The first thing, as I have outlined in virtually every answer today, is to get the political debate in Scotland off the constitution and on to the

issues that really matter to ordinary families. The idea of bringing forward a new independence referendum Bill in the Scottish Parliament, which would take up time when the Scottish Parliament could focus on issues such as this, is the problem right now.

6.3 Debates

Public services

HC Deb 16 October 2019 cc.296

Children's Future Food Report

HC Deb 27 June 2019 cc.889-890

7. Further reading

Child Poverty Act 2017 and Delivery Plan

Every child, every chance: tackling child poverty delivery plan 2018-2022 Scottish Government, 29 March 2018

Poverty and income inequality in Scotland: 2015-2018- Children in **Poverty**

Scottish Government 2019, 28 March 2019

Poverty in the UK: statistics

SN07096 House of Commons Library, Published 5 September 2019

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