



The Scottish Parliament
Pàrlamaid na h-Alba

Economy, Energy and Fair Work Committee

Jamie Hepburn
Minister for Business, Fair Work
and Skills

The Scottish Parliament
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28 November 2018

Dear Minister,

The Diligence against Earnings (Variation) (Scotland) Regulations 2018

At its meeting on 27 November, the Economy, Energy and Fair Work Committee considered the Diligence against Earnings (Variation) (Scotland) Regulations 2018.

The Committee agreed to note the instrument.

The Committee also agreed to write to you requesting clarification on how the policy covered by the instrument (i.e. setting out protected sums relating to earnings arrestment) relates to other debt arrangements, such as statutory debt solutions. As you know, these debt solutions use the Common Financial Tool (CFT) to decide how much someone pays towards their debts when in a protected trust deed, sequestration or the Debt Arrangement Scheme.

The Committee notes that there are different methods for determining how much a debtor can afford to pay towards their debts, such as through the arrestment of earnings and the CFT.

The Committee invites you to set out in writing how the Scottish Government ensures that there is consistency in determining arrangements for a debtor to pay off their debts across the different routes which may be used.

It would be helpful to receive a response by Thursday 6 December to allow members to consider it before your appearance before the Committee on 11 December.

Kind regards

A handwritten signature in black ink, reading "Gordon Lindhurst". The signature is written in a cursive style with a large, stylized initial "G" and "L".

Gordon Lindhurst MSP

Convener