

# Help to Buy isn't helping working people

New analysis from Scottish Labour has shown the SNP's 'help to buy' scheme is failing to help working people.

The analysis shows the average annual income of households benefitting from the scheme was £46,000. Yet the median average income in Scotland is around £27,000 with many earning less than that.

Young people are finding it harder to get their foot on the housing ladder, with home ownership rates at the lowest they have been in decades among Scotland's young people.

Those on lower incomes in particular are caught in a vicious cycle, being forced into renting because they don't have the savings to afford a deposit, and then unable to save because of sky high private rents.

Yet the SNP's 'help to buy' scheme offers no help. The top 15 percent of earners are more likely to benefit from the scheme than the average earner.

The reality for Scotland's prospective homeowners is grim.

The SNP has taken a housing shortage and turned it into a housing crisis.

Labour would do things differently. We would start by building 60,000 new affordable homes in Scotland, tackling the dire shortage of affordable housing.

Only Labour can tackle the housing crisis and fix it for everyone – first time buyers, private renters and social tenants.

We can create better paid jobs by investing in skills and infrastructure.

To do that we need to use the powers of the Scottish Parliament and build a Scotland for the many, not the few.