

The homelessness monitor: Scotland 2026

Beth Watts-Cobbe, Glen Bramley, Hal Pawson, Gillian Young, Lynne McMordie, Rhiannon Sims & Suzanne Fitzpatrick. Institute for Social Policy, Housing and Equalities Research (I-SPHERE), Heriot-Watt University; City Futures Research Centre, University of New South Wales.

October 2026

The homelessness monitor

The homelessness monitor is a longitudinal study providing an independent analysis of the homelessness impacts of recent economic and policy developments across Great Britain. Separate reports are produced for England, Scotland and Wales.

This sixth Scotland-focused report updates our account of how homelessness stands in 2026, or as close to 2026 as data availability allows. It also highlights emerging trends and forecasts some of the likely future changes, identifying the developments likely to have the most significant impacts on homelessness.

The homelessness monitor: Scotland 2026

Beth Watts-Cobbe, Glen Bramley, Hal Pawson, Gillian Young, Lynne McMordie, Rhiannon Sims & Suzanne Fitzpatrick. Institute for Social Policy, Housing and Equalities Research (I-SPHERE), Heriot-Watt University; City Futures Research Centre, University of New South Wales.

October 2026

About Crisis

Crisis is the national charity for people experiencing homelessness. We help people out of homelessness and campaign for the changes needed to solve it altogether.

Crisis head office
50-52 Commercial Street
London E1 6LT
Tel: 0300 636 1967
Fax: 0300 636 2012

www.crisis.org.uk

Copyright Crisis 2026

ISBN: 978-1-78519-099-5

Crisis UK (trading as Crisis).
Registered Charity Numbers:
E&W1082947, SC040094.
Company Number: 4024938

About the authors

Beth Watts-Cobbe, Glen Bramley, Suzanne Fitzpatrick, Rhiannon Sims, Lynne McMordie, and Gillian Young are all based at the Institute for Social Policy, Housing, and Equalities Research (I-SPHERE). Professor Hal Pawson is based at the City Futures Research Centre, University of New South Wales.

Acknowledgements

This report was commissioned and funded by Crisis, and our thanks go to Dr Francesca Albanese, Alice Dore, Maeve McGoldrick, Beth Reid, Jasmine Basran and their Crisis colleagues for their support with this work. In addition, we are extremely grateful to the key informants from the statutory and voluntary sector organisations who found time to help us with this, and likewise to the 27 local authorities who completed the online questionnaire despite the intense challenges they face. Sincere thanks are also owed to Franklin Johnstone Didymus for their work finalising the report.

Disclaimer: All views and any errors contained in this report are the responsibility of the authors. The views expressed should not be assumed to be those of Crisis or any of the key informants who assisted with this work.

Contents

Figures and tables.....	8
Acronyms.....	11
Foreword.....	12
Executive summary.....	14
Trends in homelessness.....	16
Economic context.....	18
Housing context.....	19
Homelessness policy developments and impacts.....	20
Conclusions.....	21
1. Introduction.....	22
1.1 Scope of report.....	22
1.2 Research methods.....	23
1.3 Causation and homelessness.....	23
1.4 Policy background.....	24
1.5 Structure of report.....	25
2. The wider socio-economic context.....	26
Key findings.....	26
2.1 Introduction.....	27
2.2 The economy and labour market.....	27
2.3 Tackling poverty and reforming welfare.....	34
2.4 A failing housing system.....	49
Key findings.....	59
3. Homelessness policy.....	59
3.1 Introduction.....	60
3.2 The Ending Homelessness Together Action Plan.....	60
3.3 Systemic failure and the housing emergency.....	62
3.4 Temporary and emergency accommodation.....	66
3.5 Rapid rehousing.....	71
3.6 Prevention.....	79
4. Statutory homelessness trends.....	93
Key findings.....	93
4.1 Introduction.....	94
4.2 Statutory homelessness applications and assessments.....	94
4.3 Rough sleeping.....	97
4.4 Profile and support needs.....	101
4.5 Immediate causes of homelessness.....	112
4.6 Temporary accommodation placements.....	114
4.7 Rehousing and other outcomes.....	123
5. Core homelessness: numbers, projections and policy impacts.....	129
Key findings.....	129
5.1 Introduction.....	130
5.2 Core homelessness estimates and trends.....	132
5.3 Introduction to projections of core homelessness.....	137
5.4 The baseline projections.....	138
5.5 Impacts of policy changes.....	141
5.6 Stacking up the impacts.....	150
6. Conclusions.....	152
Bibliography.....	156

Figures and tables

Figure 2.1:	Real gross domestic product annual growth, UK, Scotland and London, 2010-2023 (%)	28
Figure 2.2:	Key economic indicators for the UK	29
Figure 2.3:	Scottish Government Budget: Percentage share of day-to-day funding by portfolio	32
Figure 2.4:	Proportion of families in relative after housing costs poverty in Scotland, 2022 to 2025	36
Figure 2.5:	Universal Credit claimants in Scotland serving a sanction in given month, January 2023-October 2025	39
Figure 2.6:	Universal Credit private renters in Scotland by whether Local Housing Allowance covers rent, May 2021-November 2025	40
Figure 2.7:	How helpful or unhelpful have the following UK Government decisions been (or will they be) to efforts to prevent and respond to homelessness in your area?	41
Figure 2.8:	How helpful or unhelpful have the following Scottish Government decisions been (or will they be) to efforts to prevent and respond to homelessness in your area?	44
Figure 2.9:	Discretionary funding expenditure in Scotland, 2019/20 to 2024/25	47
Figure 2.10:	Housing completions by developer in Scotland, 2004 to 2025	50
Figure 2.11:	Affordable homes delivered through the Affordable Housing Supply Programme in Scotland, 2012 to 2025	51
Figure 2.12:	Affordable Housing Supply Programme Budget 2021/22 to 2026/27: cash and real terms (2024/25 prices)	52
Figure 2.13:	Average Scottish private rent, March 2019 to March 2026	55
Figure 2.14:	Lettings to new social tenants and percent made to homeless households, 2014/15 to 2024/25	57
Figure 3.1:	How challenging is it to ensure that all TA used in your area meets the advisory TA Standards set out in the Code of Guidance (2019)?	68
Figure 3.2:	To what extent have the aims of your local authority's Rapid Rehousing Transition Plan (RRTP) been achieved?	72
Figure 3.3:	In broadly what proportion of cases is your local authority able to prevent homelessness, when the following household types present as at risk?	81

Figure 3.4:	In broadly what proportion of cases is your local authority able to prevent homelessness when households are at risk for the following reasons?	82
Figure 3.5:	Are effective partnerships in place with relevant actors in the following fields that enhance your ability to effectively prevent and/or alleviate homelessness in your area?	83
Figure 3.6:	To what extent is the implementation of 'ask and act' duties on the following relevant bodies likely to meaningfully improve responses to homelessness risk in your area?	91
Figure 4.1:	Annual homelessness presentations and assessments, households	95
Figure 4.2:	Perceived change in overall number of households seeking Housing Options/homelessness assistance in year to 31 March 2023	96
Figure 4.3:	Key statutory homelessness trends – indexed to 2017/18	97
Figure 4.4:	Incidence of rough sleeping immediately prior to homelessness presentation	98
Figure 4.5:	Homelessness presentations by eligibility	102
Figure 4.6:	Homelessness presentations Q1-Q2 2025/26: households granted refugee/ leave to remain status – LA breakdown	104
Figure 4.7:	Households assessed as homeless but lacking local connection with any Scottish LA, Q1-Q2 2025/26	107
Figure 4.8:	Homelessness presentations: breakdown by age group of main applicant	110
Figure 4.9:	Homelessness presentations: breakdown by household type	111
Figure 4.10:	Households assessed as homeless: identified support needs	112
Figure 4.11:	Households presenting as homeless: main immediate reason for homelessness	113
Figure 4.12:	Households requiring, but not offered, temporary accommodation	115
Figure 4.13:	Temporary accommodation placements at financial year end, 31 March	116
Figure 4.14:	Breaches of Unsuitable Accommodation Order, Year to 30 Sep 2025	117
Figure 4.15:	Average length of stay in temporary accommodation for cases closed (days)	119
Figure 4.16:	Children in temporary accommodation at financial year end, 31 March	120
Figure 4.17:	To what extent, if at all, is your LA struggling to meet its temporary accommodation duties for the following groups?	121

Figure 4.18: Households assessed as homeless, and with cases closed in year: Rehousing outcomes 124

Figure 4.19: Have there been changes in the availability of, or access to, different types of accommodation for those experiencing homelessness over the past year (i.e. 2025)? 125

Figure 5.1: Core Homeless household numbers by component, Scotland 2012-24 (snapshot estimate at point in time) 135

Figure 5.2: Core homelessness rates per 100 households by sub-region of Scotland, 2012-2024 136

Figure 5.3: Core Homelessness overall rates per 100 households in the three countries of Great Britain 2012-2024 137

Figure 5.4: Core homeless numbers by category under baseline scenario, Scotland 2012-2041. 139

Figure 5.5: Sub-regional projected rates of core homelessness under baseline assumptions, Scotland 2012-2041. 140

Figure 5.6: Scale of impacts of selected policy scenarios on core homelessness at three time points 147

Figure 5.7: Levels of total core homelessness for Scotland with the sequential addition of four policy package scenarios to the baseline projection in the period to 2041 151

Table 5.1: Core homelessness categories and definitions 131

Table 5.2: Summary of sources and assumptions for baseline snapshot estimates: Scotland 2024 133

Table 5.3: Policy scenarios tested through projections model over period 2024-2041 142

Table 5.4: Impact of ten policy scenarios individually on the five elements of core homelessness at 2041 time horizon (percentage change) 149

Acronyms

AHC	After housing costs
AHSP	Affordable Housing Supply Programme
B&B	Bed and Breakfast
BRMA	Broad Rental Market Area
COSLA	Convention of Scottish Local Authorities
DHP	Discretionary Housing Payments
DUKS	Destitution in the UK Survey
DWP	Department for Work and Pensions
FRS	Family Resources Survey
FTT	First Tier Tribunal
GB	Great Britain
GDP	Gross domestic product
GP	General practitioner
HB	Housing Benefit
HMT	His Majesty’s Treasury
HSCP	Health and Social Care Partnership
LA	Local authority
LFS	Labour Force Survey
LHA	Local Housing Allowance
LTR	Leave to remain
MMR	Mid-market rent
NHS	National Health Service
NLW	National Living Wage
NRPF	No recourse to public funds
OBR	Office for Budget Responsibility
OECD	Organisation for Economic Co-operation and Development
PRS	Private rented sector
PRT	Private residential tenancy
RRTP	Rapid Rehousing Transition Plan
RSL	Registered Social Landlord
SCP	Scottish Child Payment
SSS	Social Security Scotland
SWF	Scottish Welfare Fund
TA	Temporary accommodation
UC	Universal Credit
UTA	Unsuitable temporary accommodation

Foreword



At Crisis our vision for Scotland is one where homelessness is rare, briefed and not repeated. This edition of the Homelessness Monitor Scotland comes at a time of real opportunity for change. With the passing of the Housing (Scotland) Act 2025 Government committed to a landmark reform for the Scottish homelessness system. New legal duties will create a shared public sector responsibility for public services to 'ask' and 'act' to prevent homelessness before it occurs, as well as requiring local authorities to act earlier, at least 6 months before someone becomes homeless.

In the recent Programme for Government, the First Minister set out his aspirations to 'end homelessness for everyone'; outlining that this government's approach will be to 'shift from crisis management to prevention and rapid rehousing'. This is backed up with a 10-year financial commitment of £50 million for a homelessness prevention fund.

With 'Ask and Act' duties being piloted and due to come into effect before the end of 2028, the focus now is to bridge the gap between aspiration and reality, and 'transform how public services work together and embed housing stability as a shared responsibility'. Frontloading funding in the upcoming Scottish budget will be an essential first step to underpin a successful two-year implementation programme of work.

The findings of this year's Homelessness Monitor Scotland show just how acutely these changes are needed. Temporary accommodation placements are at an historic high, and the Monitor data shows that on any given night, around 1,000 people are sleeping rough in Scotland – more than double the low point reached during the pandemic. The analysis in this report finds that the number of households experiencing the worst forms of homelessness in Scotland now stands at 22,8000, having

risen more than 50% since 2020. Insights from local authorities make it clear that under the current provisions, councils are struggling to find the resource to prioritise prevention, especially for certain groups such as those with complex needs, young people, people facing homelessness following a relationship breakdown, and those with newly granted refugee status. Without effective intervention, the rates of the worst forms of homelessness are projected to remain worryingly high over the coming 15 years.

However, the Monitor findings also illuminate a different path, showing that a meaningful reduction in homelessness in the next couple of years is achievable. A comprehensive package of policy interventions could cut the level of the most severe forms of homelessness almost in half by 2028. Full implementation of the incoming homelessness prevention duties is among the levers forecast to have the most powerful impact on reducing homelessness. These underscore the importance of making sure these incoming reforms are effectively implemented, appropriately resourced, and backed up with political will and leadership.

Although prevention is a key lever, this must be combined with other interventions to achieve the reductions in homelessness that are truly needed. Ending homelessness requires suitable, affordable, settled homes, along with the support for people to maintain their housing. The analysis in this Homelessness Monitor finds that targeted increases in and access to social housing supply, and the national rollout of Housing First would have substantial impacts.

The findings of the Scotland Homelessness Monitor give us reasons to be hopeful: the evidence is clear, and the legal powers needed to move towards ending homelessness in Scotland are already in place. Combining full implementation and resourcing of the new prevention duties with more social housing that is accessible, and support to sustain a settled home can set Scotland on a clear path to ending homelessness for everyone, a goal we believe can be achieved in this lifetime – provided the political will is there.

A handwritten signature in black ink, reading "Matt Downie".

Matt Downie MBE
Chief Executive at Crisis

Executive summary

The Homelessness Monitor series is a longitudinal study providing an independent analysis of the homelessness impacts of recent economic and policy developments in Scotland and elsewhere in the UK. This sixth Scotland-focused Monitor report provides an account of how homelessness stands in 2026 (or as close to 2026 as data availability allows), and key trends in the run up to 2026. A particular focus is on the recent performance of Scotland's legal rights-based homelessness policy and wider ambitions to mainstream rapid rehousing and preventative approaches in an exceptionally challenging housing market and wider social-economic context and the passing of landmark legislation in 2025 aiming to radically enhance homelessness prevention efforts across and beyond the public sector. Updating and building upon analysis presented in previous Homelessness Monitors, we also project homelessness trends in Scotland into the future under various policy scenarios.

Key points to emerge from this latest analysis are as follows:

- Levels of rough sleeping have doubled since the pandemic low, with estimates suggesting around 1,000 people are street homeless on an average night in Scotland. The proportion of those presenting to local authorities who had slept rough the night before making

their application has also doubled, from 3.6% in 2021/22 to 7.2% in Q1/2 2025/26. Increases have been driven by local authority failures to accommodate those entitled to help, linked to insufficient supply and slow move on from temporary accommodation.

- Almost 34,000 households were assessed as homeless by local authorities in the year to 30 September 2025, a 2% reduction year on year nationally, though 8% higher than in 2019/20. Trends vary across Scotland with as many surveyed local authority areas (10) reporting a decrease as an increase in demand between 2024 and 2025. Easing demand pressures are thought to reflect a focus on prevention and the slight easing of particular drivers of homelessness in some parts of the country, but there has been a substantial increase in presentations from recently granted refugees, especially in Glasgow.
- Most local authorities report only being able to prioritise prevention to some extent under current legal and funding arrangements due to limited funding and a focus on meeting statutory temporary accommodation duties. Local authorities especially struggle to prevent homelessness for people with complex needs, young people asked to leave the family home, those at risk as a result of (non-violent) relationship breakdown, and newly granted refugees evicted from Home Office accommodation.
- At 31 March 2025 total temporary accommodation placements stood at a record high of 17,245 – 6% higher

than a year earlier, and 57% up over six years. Average lengths of stay have increased 27% since 2019/20 to two hundred thirty-nine days. While self-contained social rented housing has continued to be the most common placement type (56% at March 2025), reliance on Bed and Breakfast and 'other' temporary accommodation over which there are quality concerns has continued to increase rapidly. Breaches of the Unsuitable Accommodation Order limiting Bed and Breakfast stays to seven days have increased fourteen-fold to almost 8,000 since 2020/21. Similarly alarming is the substantial spike in local authority failures to accommodate households owed a temporary accommodation duty, which stood at 4,900 in the most recent quarter alone.

- Integrating these official administratively-generated statistics on homelessness with various other data sources offers a means to assess trends in 'core homelessness'. This refers to people in the most severe and immediate forms of homelessness (e.g., rough sleeping, sofa surfing, staying in hostels, refuges or unsuitable forms of temporary accommodation), some of whom are not captured in statutory data. In 2024, core homelessness in Scotland stood at 22,800 households, up 54% (8,000) since 2020, driven by housing market pressures, an extended cost of living crisis, high levels of migration, low levels of social rented lettings and weak economic performance. Rates of core homelessness in Scotland (0.87%) remain considerably lower than in England (1.46%).
- Without additional policy intervention, core homelessness is predicted rise slightly to 23,100 by 2031 before declining to just below 2024 levels in 2041 (to 21,250). A comprehensive programme of measures is modelled

to be capable of reducing core homelessness by 47% by 2028, and 55% by 2036, compared to this baseline projection.

- In the shorter term, the most effective policies for reducing core homelessness would be increased direct allocation of social housing to core homeless households, fuller prevention utilising recently extended duties when fully implemented, and improved welfare benefits including measures to reduce destitution, and indexing of the Local Housing Allowance to inflation. In the longer term, higher economic growth with a better regional balance and increased Housing First provision are also projected to achieve significant reductions. Appropriately targeted new social housing supply is projected to contribute meaningfully to reductions on all time horizons.
- The Scottish Government continues to pursue an exceptionally ambitious homelessness policy agenda focused on prevention, rapid rehousing and joined up responses. The introduction of Ask and Act duties on relevant bodies to help prevent homelessness via the Housing (Scotland) Act 2025 was welcomed as a potentially transformative shift to collective responsibility for homelessness. The key risk is that this leads to increased referrals to local authority homelessness teams, but no meaningful action on the part of relevant bodies. Effective use of the three-year implementation period to develop clear regulations, guidance and training were seen to be essential.
- Prior ambitions to shift to a rapid rehousing model have been partially realised, with a third of local authorities reporting significant progress. Key enablers have been flexible funding deployed locally in line with a clear national strategic vision, but progress

has not been effectively monitored and efforts have been hampered by a challenging housing market context. Housing First provision continues to fall radically short of levels of need, with stakeholders frustrated that the scale of ambition is not being matched by a sustainable approach to resourcing.

- The UK Government decision to abolish the two-child limit and increase Universal Credit standard allowances above inflation will reduce the inadequacy of the social security safety net for some, but the continued Local Housing Allowance freeze remains exceptionally challenging from a homelessness perspective. The Scottish Government has further increased investment in easing the risk of deprivation and destitution resulting from the UK Government social security policy, but the current perilous state of public finances will make maintaining and further expanding these commitments increasingly difficult.
- There is a chronic shortfall in affordable homes in Scotland, likely to be exacerbated by a recent drop in the delivery of social and other affordable homes following the Affordable Housing Supply Programme budget cuts in 2023/24 and 2024/25. The Scottish Government has committed £4.1 billion to support delivery of 36,000 affordable homes by 2029/30, but there are concerns about the capacity of providers to deliver this, let alone the 110,000 aimed for by 2032. In the context of a reduction in turnover in the social rented sector and high demand, over half (57%) of all lettings to new social tenants are now to homeless households.
- There has been a drop in private tenancies available for let and a sharp rise in market rents. Provisions introduced via the Housing (Scotland) Act 2025 aim to improve housing

standards and increase tenant protections, however there is a risk that these reforms may lead to further shrinkage of the private rented sector. As it stands, just 3% of homeless households are rehoused in this tenure.

Trends in homelessness

Rough sleeping

Nearly 2,500 households reported sleeping rough the night preceding their homelessness presentation in 2024/25, nearly double the pandemic low of 2021/22, and up 48% on pre-pandemic level. These trends reflect a doubling in the proportion of homelessness presentations involving people who slept rough the night before their application - up from 3.6% in 2021/22 to 7.2% in Q1/2 2025/26.

Estimates triangulating statutory and survey-based data suggest a nightly snapshot estimate of 1,089 people sleeping rough in Scotland during 2024, again more than double the pandemic low estimate of 480, though numbers are projected to fall somewhat from 2026.

Key drivers of increases in rough sleeping include spikes in local authority failures to accommodate those entitled to temporary accommodation; a problem, in turn, partly reflecting insufficient supply of – and slow move on from – temporary accommodation. Growing demand from newly granted refugee households is also likely to have been a factor.

Statutory homelessness

A total of 33,966 households were assessed as homeless by local authorities in the year to 30 September 2025. This marked a 2% reduction year on year, though was 8% higher than in 2019/20 and 21% above the pandemic low of 2020/21. Results from a local authority

survey show substantial differences in homelessness trends and pressures across different parts of Scotland, with ten areas reporting a decrease and ten an increase in demand between 2024 and 2025. Possible factors explaining the recent stabilisation in homelessness demand include an increased local authority focus on prevention, and a slight easing in some parts of the country of particular drivers of homelessness.

Recent years have seen a substantial shift in the profile of homeless households in Edinburgh, Aberdeen and especially Glasgow, involving significant increases in homelessness involving households newly granted refugee status. By the first half of 2025/26 such applicants accounted for 14.6% of all presenting households across Scotland, up from 5.7% in 2022/23, with a significant proportion of this increased demand involving refugees granted status elsewhere in the UK. This reflects a rapid acceleration in Home Office asylum decisions since 2022 without sufficient provision to help people access accommodation who have been granted status, exacerbated by the uniquely generous statutory homelessness entitlements effective in Scotland and the inability of Scottish authorities to refer such households back to other parts of the UK, as in Scottish law since 2003. Home Office accommodation does not establish a local connection to an area.

Despite policy ambitions to reduce temporary accommodation use and improve standards, by 31 March 2025 total temporary accommodation placements stood at a record high of 17,245 – 6% higher than a year earlier, and 57% up over six years. The number of children in temporary accommodation stood at over 10,000 in March 2025, up 50% in six years. Average lengths of stay now stand at two hundred thirty-nine days, an increase of 27% since 2019/20. While self-contained social rented housing

has continued to be the most common placement type (56% at March 2025), reliance on Bed and Breakfast and ‘other’ temporary accommodation over which there are quality concerns has continued to increase rapidly.

Breaches of the Unsuitable Accommodation Order limiting Bed and Breakfast stays to seven days have increased fourteen-fold to almost 8,000 since 2020/21. Similarly alarming is the substantial spike in local authority failures to accommodate households owed a temporary accommodation duty, which stood at 4,900 in the most recent quarter alone.

In 2024/25, 80% of households (24,000) whose case was closed had secured settled accommodation, up from 76% in 2019/20, a 14% numerical increase. Discharges of duty into social housing, which make up the vast majority of rehousing outcomes, increased by 17% to 23,000 over this same period. A key factor explaining these trends is the increasingly high priority being given to homeless households in some areas in light of the extreme pressures. Edinburgh City Council, for example, has suspended its normal allocation policy to prioritise homeless households in a bid to eliminate non-compliance with statutory duties.

Across Scotland, discharges of duty in the private rented sector have plummeted during this period to just 900 households in 2024/25 – or 3% of all cases closed.

Core homelessness

Integrating official administratively-generated statistics on homelessness with various other data sources offers a means to assess trends in ‘core homelessness’. This refers to people in the most severe and immediate forms of homelessness (e.g., rough sleeping, sofa surfing, staying in hostels, refuges or unsuitable forms

of temporary accommodation), some of whom are not captured in statutory data. In 2024, overall core homelessness in Scotland stood at 22,800 households, with the overall scale of core homelessness having risen by 54% (8,000) from 2020, after a period of relative stability before that. These increases reflected housing market pressures, an extended cost of living crisis, high levels of migration, low levels of social rented lettings, and weak economic performance.

Rates of core homelessness in Scotland (0.88%) were lower than rates in England (1.46), by around 40% in 2024. Within Scotland, rates are generally higher and have tended to increase in the main city regions of the central belt, while rates are lower and tend to have fallen in other sub-regions including the more rural parts of the country.

It is predicted that core homelessness in 2028 will be at a similar level to 2024, and then rise slightly to 23,100 by 2031 before declining gradually back to just below 2024 levels in 2041 (-6.8%, or 21,250). This projection assumes the continuance of economic conditions reflected in current official forecasts and current policies.

Ten different policy mechanisms or changes were tested for their impacts on core homelessness, individually and in combination, using our projection model, looking at short, medium and longer time horizons. In the shorter term, the most effective policies for reducing core homelessness would be increased direct allocation of social housing to core homeless households, fuller prevention utilising recently extended duties, improved welfare benefits including measures to reduce destitution, and indexing of the Local Housing Allowance to inflation.

In the longer term, the largest projected impacts on reducing core homelessness, in addition to the above social housing allocation, prevention, and welfare measures, would include higher economic growth with a better regional balance and increased Housing First provision. Other useful contributions would be made by indexing of the Local Housing Allowance and increased, appropriately targeted new social housing supply.

A comprehensive programme of the recommended measures is shown to be capable of reducing core homelessness by 47% by 2028, and 55% by 2036, compared with what it would have been without any change in policies. Such a scenario may be unlikely to be fully realisable on this timescale given fiscal constraints and other challenges identified in this report. Nevertheless, this scenario could see core homeless 56-58% below the level of 2024. Furthermore, unsuitable temporary accommodation would be down by 93%, rough sleeping would be reduced by 66%, hostels by 66%, and sofa surfing down by 50%.

Economic context

Since the pandemic, the UK has continued to experience slow economic growth and stagnating living standards. The Scottish Government has used higher taxes and windfall payments to help sustain higher per capita spending on services than elsewhere in Great Britain. Alongside continued evolution of the Scottish social security, this has seen some redistribution of income towards poorer households, particularly those with children, reflecting the priority to reduce child poverty. This is one reason that the after housing costs poverty rate, and more especially child poverty, appears to be lower in Scotland than elsewhere in Great Britain.

The economic fallout from the crisis in West Asia, the slowdown in grant funding uplifts from the UK Government, growing pressure on public services, the housing emergency and the failure of public services to recover from the pandemic are further straining already stretched public finances in Scotland at both national and local level. If public finances are to be put on a more resilient footing, the Scottish Government elected in May 2026 will have to make tough fiscal decisions and overcome the barriers to delivering a preventative, collaborative and more efficient approach to the provision of public services.

Abolition of the two-child limit and above inflation increases in Universal Credit standard allowances will reduce the inadequacy of the social security safety net for non-disabled households across Great Britain, but the impact for some will be offset by the Benefit Cap and Local Housing Allowance freeze. In response, the Scottish Government has increased discretionary funding. Local authorities continue to see DHP as an important and helpful tool in resolving and preventing homelessness, and view them as relatively effectively allocated. That said, households do not always appear to know to apply for a discretionary payment and when full mitigation does not apply, the short-term nature of Discretionary Housing Payments and Scottish Welfare Fund funding is ill equipped to tackle the systemic factors that are driving up the numbers of households struggling to afford a home.

Housing context

The housing system has become increasingly precarious as housing costs have out-stripped incomes, increasing inequality and contributing to rising homelessness. Of particular concern is the recent drop in the delivery of social and other affordable homes following

Affordable Housing Supply Programme budget cuts in 2023/24 and 2024/25. This has been compounded by a drop in private tenancies available for let and a sharp rise in market rents (though rental inflation in the past year has dropped below inflation), alongside a reduction in turnover in the social rented sector.

These developments are adding to the chronic shortfall in affordable homes. The most recent research estimates 15,700 social and affordable homes will be required each year over the next five years, with half in East Central Scotland.

Aside from declaring a housing emergency, the Scottish Government has responded by committing £4.1 billion to support delivery of 36,000 affordable homes by 2029/30 (the overall target is 110,000 by 2032). The Housing (Scotland) Act 2025 has also revised property laws aimed at improving housing standards, increasing tenant protections, and preventing homelessness. The expectation is that all elements of the Act will be implemented by November 2028, but the precise date for implementation of specific provisions is not yet known. However, if the introduction of Awaab's law in October 2026 and the potential designation of Rent Control Areas from 2027 lead to further shrinkage of the private rented sector, this will add to the mounting demand pressures faced by social landlords.

Meantime, with over half (57%) of all lettings to new social tenants now going to homeless households, local authorities and Registered Social Landlords have sought to reduce void periods and the number of empty homes in an effort to boost lettings.

Homelessness policy developments and impacts

Scotland's Ending Homelessness Together Action Plan was published in 2018, and updated in 2020.¹ While the overarching framing and core principles of prevention and rapid rehousing still receive widespread support and progress in some areas, there is seen to be an increasing gap between the vision articulated and on the ground delivery, progress is not being meaningfully tracked, and there appears to be no immediate intention to update the now six-year old Plan. In the meantime, the Scottish Housing Regulator judge a third of local authorities to be in or at risk of 'systemic failure' in their delivery of homelessness services and almost half of Scottish local authorities have now declared a housing emergency, with a national housing emergency declared in 2024.

The 2025 Housing Emergency Action Plan included increased investment in acquisitions, Housing First, support for domestic abuse victim-survivors, temporary accommodation pilots, and Discretionary Housing Payments. It has been broadly welcomed, though it is too early to assess its impacts. Local declarations of 'housing emergency' appear to have made little difference in some areas, but achieved corporate buy in and empowered key officials to act in others.

The Scottish Government continues to pursue efforts to improve the quality of temporary accommodation, including via plans to make a revised temporary accommodation standards framework enforceable and ongoing commitment to a Scotland free of dormitory style night shelters. Most local authorities, especially those in Central Belt, view the prospect

of meeting the proposed standards as challenging without significant investment. 'Welcome Centres' were established during the pandemic in Edinburgh and Glasgow to address rough sleeping and avoid the need for night shelters. Now embedded in Edinburgh, this model operates on a smaller scale and without local authority funding in Glasgow, where Scotland's only night shelter continues to run.

Seven years on from their introduction, significant progress implementing Rapid Rehousing Transition Plans is reported in around a third of local authorities. Key enablers have been flexible funding deployed locally in line with a clear strategic vision, but progress has not been effectively monitored, and efforts have been hampered by a challenging housing market context. Key stakeholders call for continued multi-year investment to see the transition through. The scale of Housing First provision continues to fall substantially short of demand, despite continued Government commitment to the model. Stakeholders are frustrated that the scale of ambition is not being matched by a sustainable approach to resourcing.

Most local authorities report only being able to prioritise prevention to some extent under current legal and funding arrangements due to limited funding and a focus on meeting statutory temporary accommodation duties. Local authorities especially struggle to prevent homelessness for people with complex needs, young people asked to leave the family home, those at risk as a result of (non-violent) relationship breakdown, and newly granted refugees evicted from Home Office accommodation.

The introduction of Ask and Act duties on relevant bodies to help prevent homelessness via the Housing (Scotland) Act 2025 was welcomed as a potentially transformative shift to collective responsibility for homelessness. The key risk was seen to be that this led to increased referrals to local authority homelessness teams, but no meaningful action on the part of relevant bodies. Effective use of the three-year implementation period to develop clear regulations, guidance, and training were seen to be essential.

Conclusions

Scotland continues to pursue a highly ambitious policy and legal agenda on homelessness through new provisions extending responsibility for its prevention across the public sector and a strategy (albeit now out of date) focused on a joined-up, upstream, and housing-led response. There are now serious gaps between these ambitions and the reality on the ground, fuelled by exceptional demand pressures, the UK Government social security and immigration policy, and a failing housing system. Judgements of 'systemic failure' in the delivery of homelessness services and declarations of 'housing emergency' now characterise levels of concern about the extent of this disjuncture between ambition and reality.

Key questions looking ahead include whether or not implementation of ambitious reforms on homelessness prevention will deliver the projected reductions in homelessness and avoid increasing pressures on LAs, whether momentum around the broader direction of homelessness policy can be regained, what the impact of reforms to the regulation of the private rented sector will have in practice, and whether social and affordable housing supply targets can be delivered. Future editions of the Scotland Monitor will offer an opportunity to answer these questions, as well as track trends in the socio-economic context in which these ambitions are pursued.

1 COSLA and Scottish Government (2018) [Ending Homelessness Together: High Level Action Plan](#). Edinburgh: Scottish Government. COSLA and Scottish Government (2020) [Ending homelessness together: updated action plan - October 2020](#). Edinburgh: Scottish Government.

1. Introduction

This longitudinal Homelessness Monitor study, which started in 2011, provides an independent analysis of the homelessness impacts of economic and policy developments in Scotland. This sixth Scotland focused report provides an account of how homelessness stands in Scotland in 2026 (or as close to 2026 as data availability will allow), and analyses key trends in the period running up to 2026.

This edition focuses on the recent performance of Scotland's legal rights-based homelessness policy and wider ambition to mainstream rapid rehousing and preventative approaches in an exceptionally challenging context. Demand and supply pressures now mean that non-compliance with existing legal duties has become routine in some areas and 'systemic failure' in the provision of homelessness services is an identified reality or risk in around a third of Scottish Local Authorities (LAs). Key themes include recent changes in demand linked to the interaction of UK immigration policy, Home Office practice and the devolution settlement, and the passing of the landmark Housing (Scotland) Act 2025, which will see LA prevention duties strengthened and new 'Ask and Act duties' placed on a wide range of relevant bodies to ensure they are contributing fully to homelessness prevention efforts. Updating and building upon analysis presented in

previous Homelessness Monitors, we also project homelessness trends in Scotland into the future under various policy scenarios.

Previous editions of the Homelessness Monitors for Scotland are available on Crisis' website.² Parallel Homelessness Monitors are also published on the Crisis website covering developments in England and Wales.³

1.1 Scope of report

In this and other Monitor reports we adopt a comprehensive and inclusive definition of homelessness, triangulating a range of perspectives on homelessness, and considering the impacts of relevant policy and economic changes on the following (partially overlapping) groups:⁴

- People sleeping rough.
- 'Statutorily homeless households': that is, households who seek or receive housing assistance from LAs on grounds of being currently or imminently without accommodation.
- People experiencing 'core homelessness':⁵ this refers to households who are currently experiencing the most acute forms of homelessness. It includes people in the following situations: rough sleeping;

sleeping in cars, tents and public transport, unlicensed squatting, or occupation of non-residential buildings; staying in hostels, refuges and shelters; living in 'unsuitable' temporary accommodation (UTA) (e.g., Bed and Breakfast (B&B)); sofa-surfing (i.e., staying with non-family, on a short-term basis, in overcrowded conditions).

statutory homelessness statistics to assess the impact of economic and policy change on homelessness trends and responses at local level. In all, 27 (84%) of LAs responded to the survey, including all of Scotland's major urban authorities.

- Fifth, we incorporate a statistical modelling exercise which both estimates 'core' forms of homelessness, and projects trends in these forms of homelessness into the future.

1.2 Research methods

We employ five main methods in this longitudinal study:

- First, relevant literature, and legal and policy documents are reviewed for each report.
- Second, for each edition of the Monitor we undertake interviews with a sample of key informants from the statutory and voluntary sectors across Scotland. The current sample of 11 key informants includes representatives of homelessness service providers, as well as other key stakeholders with a national overview of relevant areas of policy and practice, including housing, asylum, and migration (see Appendix 1). These participants were interviewed during March and April 2026.
- Third, we undertake detailed statistical analysis on a) relevant economic and social trends in Scotland and b) the scale, nature, and trends in homelessness amongst the sub-groups noted above.
- Fourth, for the fourth time in Scotland we have conducted a bespoke online survey of Scotland's 32 LAs (from March-April 2026). As in previous years, the main aim of the survey was to delve beneath the routinely published

1.3 Causation and homelessness

All of the Homelessness Monitors are underpinned by a conceptual framework on the causation of homelessness that has been used to inform our interpretation of the likely impacts of economic and policy change.⁶

Theoretical, historical, and international perspectives indicate that the causation of homelessness is multi-dimensional, with no single 'trigger' that is either 'necessary' or 'sufficient' for it to occur. Individual, interpersonal, and structural factors all play a role – and interact with each other – and the balance of causes differs over time, across countries, and between demographic groups.

With respect to the main structural factors, international comparative research and the experience of previous UK recessions, suggest that housing market trends and policies have the most direct impact on levels of homelessness, with the influence of labour-market change more likely to be lagged and diffuse, and strongly mediated by welfare arrangements and other

² See <https://www.crisis.org.uk/ending-homelessness/homelessness-monitor/>

³ See <http://www.crisis.org.uk/pages/homelessnessmonitor.html>

⁴ Busch-Geertsema, V., Culhane, D. and Fitzpatrick, S. (2016) 'Developing a global framework for conceptualising and measuring homelessness', *Habitat International*, 55, pp. 124–132.

⁵ Bramley, G. (2017) 'Homelessness projections: core homelessness in Great Britain', London: Crisis.

⁶ For a more detailed account of this conceptual framework please consult with Chapter 2 in the first Homelessness Monitor: Fitzpatrick, S., Pawson, H., Bramley, G. and Wilcox, S. (2011) 'The Homelessness Monitor: Tracking the Impacts of Policy and Economic Change in England 2011–2013 Year 1: Establishing the Baseline', London: Crisis.

contextual factors. The central role that poverty plays in shaping homelessness risks in the UK is also now well established, with demographic factors also playing a key role (single adults are especially vulnerable) and the role of race, ethnicity, and migrancy increasingly clear.⁷

The individual vulnerabilities, support needs, and 'risk taking' behaviours implicated in some people's homelessness are themselves often, though not always, also rooted in the pressures associated with poverty and other forms of structural disadvantage. At the same time, the 'anchor' social relationships which can act as a primary 'buffer' to homelessness, can be put under considerable strain by stressful financial circumstances. Thus, deteriorating economic conditions in the UK, such as those associated with the ongoing cost of living crisis, could also be expected to generate more 'individual' and 'interpersonal' vulnerabilities to homelessness over time, with any improvement in such conditions tending to have the reverse effect.

1.4 Policy background

When housing and homelessness powers were devolved to Scotland in 1999, only certain groups were entitled to settled rehousing from their LA and temporary accommodation (TA) in the interim. This reflected the broad contours set out in the Great Britain (GB) wide Housing

(Homeless Persons) Act 1977, limiting these main duties to households that were eligible (based on migration status), homeless 'unintentionality' (i.e. through no fault of their own) and who were in 'priority need', meaning the household included children or someone who met a very strict 'vulnerability' threshold. In addition, households who applied to a LA to which they had no 'local connection' could be referred back to an area with which they did have such a connection (due to work, previous residence or family, for example).⁸

Since then, respective Scottish Governments have introduced reforms to remove or soften these tests or restrictions rationing access to assistance. In 2001, TA duties were expanded from those believed to be homeless and in priority need to all those believed to be homeless. In 2003, landmark legislation committed to the complete phasing out of the priority need test for the main rehousing duty, which was fully abolished by the end of 2012.⁹ In 2019, legal provisions came into force that changed LAs legal duty to investigate 'intentionality' into a discretionary power.¹⁰ In 2020, the Unsuitable Accommodation Order limiting stays in 'unsuitable' TA to seven days duration was extended to all household types.¹¹ In 2022, local connection rules were suspended, meaning that households can seek assistance when homeless or at risk in an area of their choosing. These reforms have steadily removed the vast majority

criteria previously rationing access to TA and rehousing duties and mean that today in Scotland, virtually all homeless households are owed these duties. The resulting statutory framework is highly unusual in international and UK terms in the inclusiveness and depth of the legal entitlements it grants those facing homelessness.¹²

In the early 2010s, in the midst of these ongoing legal reforms, strong emphasis was also placed on homelessness prevention via the introduction of the Housing Options approach. This sought in part to manage the pressures associated with radical expansions in entitlements, as well as taking forward learning from England's Housing Options approach introduced in the early 2000s. LA's prevention practice was impacted by a critical Scottish Housing Regulator report in 2014 that noted that the 'diversion' of people from a homelessness assessment to Housing Options was not always appropriate, leading to a 'light touch' Housing Options approach in Scotland focused on signposting and advice rather than diversion from statutory homelessness applications into the private rented sector.¹³ In 2017, SHORE (Sustainable Housing on Release for Everyone) Standards¹⁴ were released to prevent homelessness for those leaving prison, and have subsequently been revised and updated, but the recent Scottish Sentencing and Penal Policy Commission report finds that "implementation... continues to be uneven".¹⁵ It is only in November 2025 that legislation was passed bringing a strong

focus on homelessness prevention into the statutory framework for the first time (see Chapter 3).

1.5 Structure of report

The structure of this year's Homelessness Monitor report is as follows. Chapter 2 reviews the wider context for homelessness, including economic, poverty and labour market trends, housing market developments, and social security policy changes. Chapter 3 shifts focus to homelessness-specific policies and practices at national and local levels. Chapter 4 provides a fully updated analysis of the available statistical data on the current scale of and recent trends in homelessness in Scotland. Chapter 5 provides estimates of the current scale of core homelessness in Scotland, and projects trends in these forms of homelessness into the future. All of these chapters are informed by the insights derived from our in-depth interviews with key informants conducted in 2026, and from the statistical and qualitative information gleaned from this year's online survey of LAs. In Chapter 6, we summarise the main findings of this year's report.

7 Bramley, G. and Fitzpatrick, S. (2018) 'Homelessness in the UK: who is most at risk?', *Housing studies*, 33(1), pp. 96–116; Bramley, G. and Fitzpatrick, S. (2026) 'Homelessness and rough sleeping risks and drivers in Great Britain: a composite survey modelling approach', *Housing Studies*, pp. 1–20.

8 Fitzpatrick, S. and Pawson, H. (2016) 'Fifty years since Cathy Come Home: critical reflections on the UK homelessness safety net', *International Journal of Housing Policy*, 16(4), pp. 543–555; *Housing (Homeless Persons) Act 1977* (c. 48).

9 *The Homelessness (Abolition of Priority Need Test) (Scotland) Order 2012* (No. 330); *Homelessness Etc. (Scotland) Act 2003* (asp 10); *Housing (Scotland) Act 2001* (asp 10).

10 Provisions in the Housing (Scotland) Act 2025 look set to potentially remove the test entirely, see: COSLA and Scottish Government (2025) *Ending homelessness together: annual report to the Scottish Parliament, December 2025*. Edinburgh: Scottish Government.

11 See <https://www.legislation.gov.uk/ssi/2014/243>

12 For further details on this history and these specific developments, [see previous editions of the Scotland Monitor](#).

13 Fitzpatrick, S., Pawson, H., Bramley, G., Watts, B., Wood, J., Stephens, M. and Blenkinsopp, J. (2019) 'The homelessness monitor: Scotland 2019'. London: Crisis. Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S. and Watts, B. (2015) 'The homelessness monitor: Scotland 2015', London: Crisis.

14 Scottish Prison Service (2024) *Scottish Quality Standards Housing Advice Information and Support for People In and Leaving Prison*. Online: Scottish Prison Service.

15 Scottish Sentencing and Penal Policy Commission (2026) *Scottish Sentencing and Penal Policy Commission report: Justice That Works*. Edinburgh: Scottish Government.

2. The wider socio-economic context

Key findings

Since the pandemic, the UK has continued to experience slow economic growth and stagnating living standards. The Scottish Government has used higher taxes and windfall payments to help sustain higher per capita spending on services than elsewhere in Great Britain (GB). Alongside continued evolution of Scottish social security, this has seen some redistribution of income towards poorer households, particularly those with children, reflecting the priority to reduce child poverty. This is one reason that the after housing costs (AHC) poverty rate, especially amongst children, appears to be lower in Scotland than elsewhere in GB.

The economic fallout from the crisis in West Asia, the slowdown in grant funding uplifts from the UK Government, growing pressure on public services, the housing emergency and the failure of public services to recover from the pandemic are further straining already stretched public finances in Scotland at both national and local level. If public finances are to be put on a more resilient footing, the Scottish Government elected in May 2026 will have to make tough fiscal decisions and overcome the barriers to delivering a preventative, collaborative, and more efficient approach to the provision of public services.

Abolition of the two-child limit and above inflation increases in Universal Credit (UC) standard allowances will reduce the inadequacy of the social security safety

net for non-disabled households across GB, but the positive impact for some will be offset by the Benefit Cap and Local Housing Allowance (LHA) freeze. In response, the Scottish Government has increased discretionary funding, but households affected by either cap do not always appear to know to apply for a discretionary payment. Moreover, when full mitigation does not apply, the short-term nature of Discretionary Housing Payments (DHP) and Scottish Welfare Fund (SWF) funding is ill equipped to tackle the systemic factors that are driving up the numbers of households struggling to afford a home.

The housing system has become increasingly precarious as housing costs have out-stripped incomes, increasing inequality and contributing to rising homelessness. Of particular concern is the recent drop in the delivery of social and other affordable homes following Affordable Housing Supply Programme (AHSP) budget cuts in 2023/24 and 2024/25. This has been compounded by a drop in private tenancies available for let, a sharp rise in market rents (though rental inflation in the past year has dropped below inflation), and a reduction in turnover in the social rented sector.

All these developments are adding to the chronic shortfall in affordable homes. The most recent research estimates 15,700 social and affordable homes will be required each year over the next five years, with half in East Central Scotland.

Aside from declaring a housing emergency, the Scottish Government has responded by committing £4.1 billion to support delivery of 36,000 affordable homes by 2029/30. The Housing (Scotland) Act 2025 has also revised property laws aimed at improving housing standards, increasing tenant protections and preventing homelessness. It is unclear when some of these provisions will come into force. However, if the introduction of Awaab's law in October 2026 and the potential designation of Rent Control Areas from 2027 lead to further shrinkage of the private rented sector (PRS), this will add to the mounting demand pressures faced by social landlords.

Meantime, with over half (57%) of all lettings to new social tenants now going to homeless households, local authorities (LAs) and Registered Social Landlords (RSLs) have sought to reduce void periods and the number of empty homes in an effort to boost lettings.

2.1 Introduction

This chapter sets out the wider economic and housing context in which homelessness occurs. Section 2.2 looks at recent economic, labour market, and fiscal policy developments that are shaping the delivery and funding of public services. Section 2.3 explores recent developments in living standards, poverty, and welfare reform, including the Scottish Government's measures to reduce the risk of poverty and homelessness. Section 2.4 looks at how inflationary and fiscal pressures as well as housing policy are

impacting on housing delivery and the ability of households to access suitable and affordable rented homes.

2.2 The economy and labour market

Productivity growth in the UK has been low relative to other countries since the global financial crisis of 2008/09, which the Organisation for Economic Co-operation and Development (OECD) attribute to chronic private and public under-investment and the failure of policy to tackle large regional disparities in productivity and inequity.¹⁶ Although Scotland's economy has outperformed most UK 'regions' since 2010, GDP growth has tended to lag slightly behind the UK rate reflecting London's outsized role in driving UK economic growth (see Figure 2.1).¹⁷

Since 2020, the UK has experienced the economic shocks of Brexit, the pandemic and the subsequent surge in inflation driven by post-pandemic global supply chain problems and the Ukraine war.¹⁸ When inflation surged above 10%, the Bank of England imposed a succession of interest rate rises that saw the base rate reach 5.25%, where it remained for a year to August 2024 (see Figure 2.2). Although inflation and interest rates have now subsided, they remain above pre-pandemic levels. At the end of 2025, inflation stood at 3.14%, highest of all the advanced economies (G7)¹⁹ and above the UK Government's inflation target of 2%.

16 OECD (2024) *OECD Economic Surveys: United Kingdom 2024*, Paris: OECD Publishing.

17 McCann, P. (2024) *'Levelling-up economics'*, *Oxford Open Economics*, 3(Supplement_1), pp. i616–i624.

18 Harari, D., Francis-Devine, B., Bolton, P. and Keep, M. (2022) *'Rising cost of living in the UK'*, *House of Commons Library*, 20.

19 OECD (2026) *OECD headline inflation slows in January 2026, yet prices are almost 36% above pre-COVID-19 levels*. Online: OECD Publishing.

Figure 2.1: Real gross domestic product annual growth, UK, Scotland and London, 2010-2023 (%)



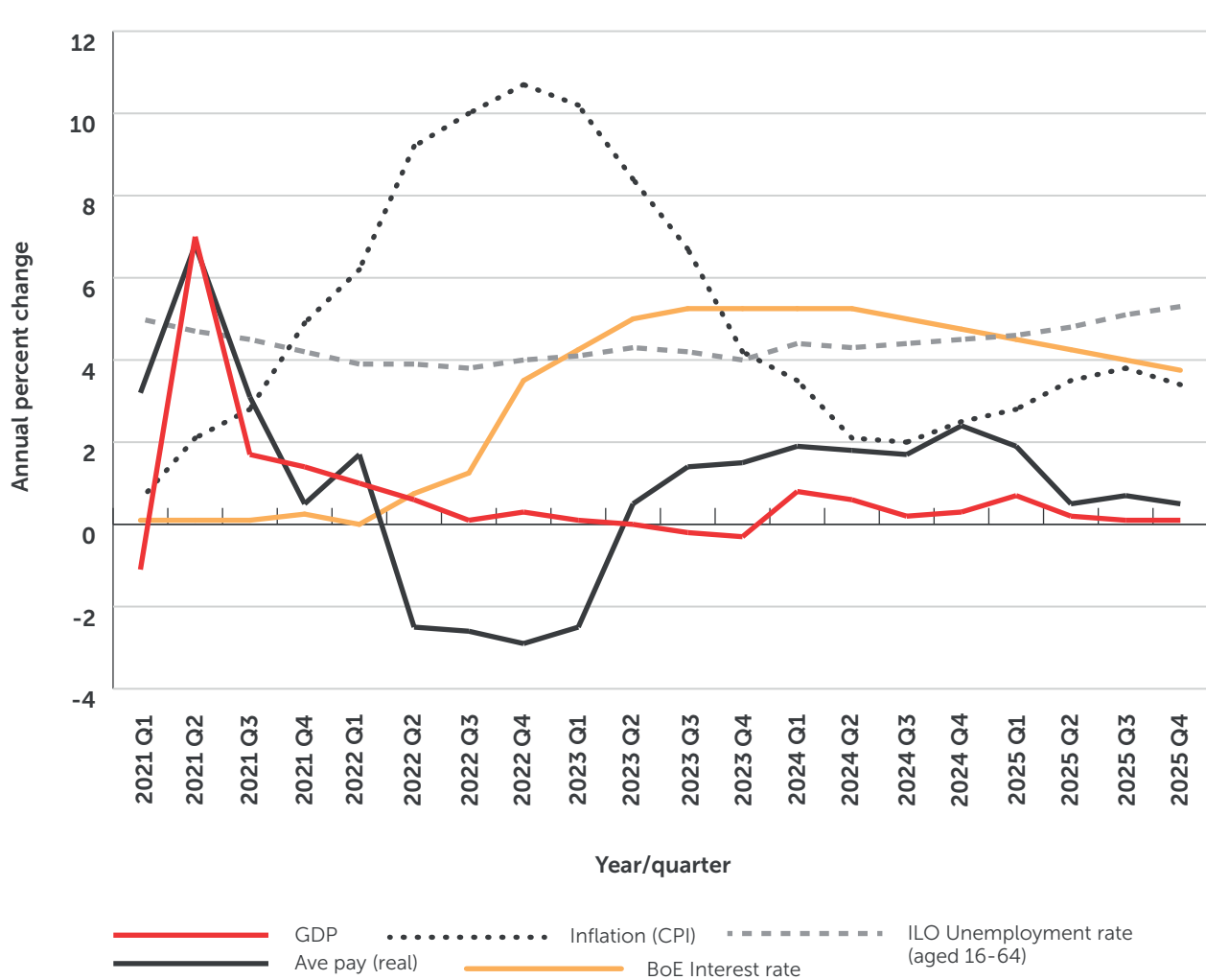
Source: Office for National Statistics - Regional economic activity by gross domestic product, UK: 1998 to 2023
Notes: Regional GDP estimates exclude extra-regio activity such as oil and gas extraction.

Lack of productivity growth has held back wage growth. Between 2008 and 2025, the gross median weekly wage for full-time employees in Scotland rose by just 3% in real terms from £762 to £776, compared to a rise of 11% between 2002 and 2008.²⁰ That said, low waged households, particularly single person and lone parent households, have benefited from the voluntary Real Living Wage

(RLW) and the UK Government’s National Living Wage (NLW) for those aged 25 or over. In April 2026, the RLW, which is a condition for public sector grant awards and contracts as part of the Scottish Government’s ‘fair work first’ agenda, was £13.45 per hour and the NLW was £12.71 per hour, equal to two-thirds of median hourly pay.²¹

20 Office for National Statistics (2025) [Employee earnings in the UK: 2025](#). Online: Office for National Statistics.
21 Institute for Fiscal Studies (2026) [‘Is the minimum wage costing jobs?’ IFS Zooms In: The Economy](#). Online: Institute for Fiscal Studies.

Figure 2.2: Key economic indicators for the UK



Source: Source: ONS March 2026, Economic & Labour Market Statistics; EARN01: Average weekly earnings Bank of England Bank Rate March 2026
Notes: 1. Unemployment figures from 2020/21 onwards have become more volatile due to a drop in Government survey response rates and should be treated as indicative rather than precise; 2. Average Weekly Earnings are in real terms (adjusted for consumer price inflation), are seasonally adjusted and include regular and bonus pay.

The UK²² and Scottish²³ labour market was not severely affected by the economic turbulence of the first four years of this decade, although Scotland continued to have high levels of economic inactivity

relative to the UK.²⁴ In late 2025, however, the labour market throughout the UK began to cool, with the unemployment rate in Scotland rising by 0.4 percentage points to 4.1% over the quarter to

22 Cominetti, N. and Slaughter, H. (2025) [‘The Resolution Foundation Labour Market Outlook Q4 2025’](#). Online: Resolution Foundation.
23 Catalano, A. (2025) [‘A new model for economic inactivity in Scotland: Replicating alternative labour market projections’](#). Online: The Scottish Health Equity Research Unit (SHERU).
24 Office for National Statistics (2026) [‘Labour Force Survey quality update: April 2026’](#). Online: Office for National Statistics.

February 2026.²⁵ The combination of higher UK employers' National Insurance contributions from April 2025 and above inflation RLW and NLW uplifts may have been contributory factors, particularly amongst the lowest paid and youngest workers who have been disproportionately affected by the rising unemployment.²⁶

There are fears that the cost of complying with the Employment Rights Act 2025, which will bring UK workers' rights and protections closer to the OECD average once fully implemented by the end of 2027, may act as a further brake on employment.²⁷ However, research suggests that the Act, which will end fire and rehire practices and zero-hours contracts, enhance Trade Union Rights and widen access to Statutory Sick Pay, could have a small positive effect on employment.²⁸

Economic and fiscal outlook

In March 2026, the Office for Budget Responsibility (OBR) lowered its forecast of UK economic growth for 2026 by 0.3 percentage points to 1.1%²⁹ after economic growth slowed. Nonetheless, its medium term forecasts still expect GDP to grow by an average of 1.6% per annum from 2027 to 2030, marginally higher than

the Scottish Fiscal Commission forecast for Scottish GDP.³⁰ Both organisations also expected unemployment to fall back, inflation to drop to 2% by 2027 and real earnings and household disposable income to rise slightly.

However, both short and medium term forecasts for the UK and Scottish economies are being blown apart by the crisis in West Asia that began on 28 February, sent shockwaves through financial markets and saw fixed mortgage rates rise back towards 5%.³¹ The fragile ceasefire that began on 8 April came too late to avoid a new wave of energy-led inflation and supply chain disruptions,³² and the toll on the UK and global economy will grow if the war resumes.³³ The economic damage, which has already eaten into household disposable incomes, will inevitably necessitate changes to UK and Scottish fiscal plans outlined below, especially from 2027 onwards.

In the absence of the West Asia crisis, the UK fiscal outlook would still be challenging. The UK national debt is equal to over 93% of total GDP,³⁴ and the cost of servicing this debt increased from £39 bn (1.7% GDP) in 2019/20 to £152.7bn (3.6% of GDP) in 2024/25.³⁵ To stabilise public finances, the UK Government is restraining

public spending, seeking efficiency savings and increasing tax revenues in the expectation that by 2029/30 day-to-day spending is paid solely from revenue and any new borrowing is for investment only.³⁶

The OBR forecast that in the five years to 2029/30, day-to-day spending on services (resource departmental expenditure limit - RDEL) will grow by 5.2% from £523bn to £551bn in real terms while investment (capital departmental expenditure limit - CDEL) will grow by 6.7% from £117bn to £124.4 bn.³⁷ As much of this spending is front-loaded, departments other than the National Health Service (NHS) and the Ministry of Defence may see little real terms growth in the budgets from 2027/28 onwards, even if the West Asia crisis is resolved quickly. Welfare spending, the biggest source of annually managed expenditure, is also expected to rise by £57 bn to £390bn.³⁸ The abolition of the two child UC limit from April 2026 and the climbdown on plans to cut the winter fuel allowance and disability benefits account for £9 billion of this increase.³⁹

Tax revenue is set to reach a UK record high of 38% of GDP by 2029/30, up from 35% in 2024/25 and 33% in 2019/20. A key driver is the freeze on personal tax allowances that began in April 2021 and has so far been extended until April

2031. Scotland has its own income tax provisions, but the £12,571 threshold at which it becomes payable is a reserved matter. Its continued freeze will see growing numbers of people working less than 20 hours a week at the NLW rate pay income tax in the coming years, adding to cost of living pressures.⁴⁰

The Scottish Government's main funding source is the Block Grant. It is underpinned by the Barnett formula that allocates funding on the basis of the UK Government's comparable departmental budgets. Most other funds come from devolved tax revenues, borrowing, and reserves. The 2026/27 Scottish Budget⁴¹ alongside the Spending Review,⁴² the Infrastructure Delivery Pipeline,⁴³ and the Scottish Fiscal Commission's Economic and Fiscal Forecasts to 2030/31 collectively point to a very difficult outlook over the period.

The capital budget for 2026/27 increased by 3% to £7.5bn but will fall in real terms thereafter.⁴⁴ This mirrors a cut in the Capital Block Grant that accounts for over 90% of investment funds, reflecting the UK Government's decision to allocate most of its additional CDEL spend to defence and other reserved portfolios that have no Barnett consequentials. Day to day spending on services for 2026/27 has been set at £46.7bn and is set to grow

25 Office for National Statistics (2026) ['LFS: ILO unemployment rate: Scotland: All: %: SA'](#).

26 Cominetti, N. and Slaughter, H. (2025) ['The Resolution Foundation Labour Market Outlook Q4 2025'](#). Online: Resolution Foundation.

27 CIPD (2026) [Labour Market Outlook Spring 2026](#). London: Chartered Institute of Personnel and Development.

28 Carter, C., Deakin, S., McCormack, C. and Pourkermani, K. (2026) [Assessing the legal and economic implications of the Employment Rights Act 2025](#). Online: Department for Business and Trade.

29 Office for Budget Responsibility (2026) [Economic and fiscal outlook - March 2026](#). Online: Office for Budget Responsibility.

30 Scottish Fiscal Commission (2026) [Scotland's Economic and Fiscal Forecasts](#). Online: Scottish Fiscal Commission.

31 Clun, R. (2006) ['Lenders lift mortgage rates as Iran war hits borrowing costs'](#), BBC News.

32 Tugendhat, H. (2026) ['How the Iran War Will Upend the Global Economy'](#), Foreign Affairs.

33 May, B., Payne, B. and Moroz, P. (2026) ['Prolonged war in Iran could tip the global economy into recession'](#).

34 Office for National Statistics (2026) ['Public sector finances, UK: January 2026'](#). Online: Office for National Statistics.

35 Office for Budget Responsibility (2026) [Economic and fiscal outlook - March 2026](#). Online: Office for Budget Responsibility.

36 Essentially the Government's fiscal rules require the current budget to be balanced and net financial debt' (i.e. annual debt) to be lower in 2029/30 than 2028/29 as a share of the economy.

37 Office for Budget Responsibility (2026) [Economic and fiscal outlook - March 2026](#). Online.

38 Ibid

39 Office for Budget Responsibility (2025) [Economic and fiscal outlook - November 2025](#). Online: Office for Budget Responsibility.

40 If the NLW increased by 3% per annum to 2030/31, we estimate the number of hours worked at NLW before being liable for tax will fall by up to 5 hours to 15 hours.

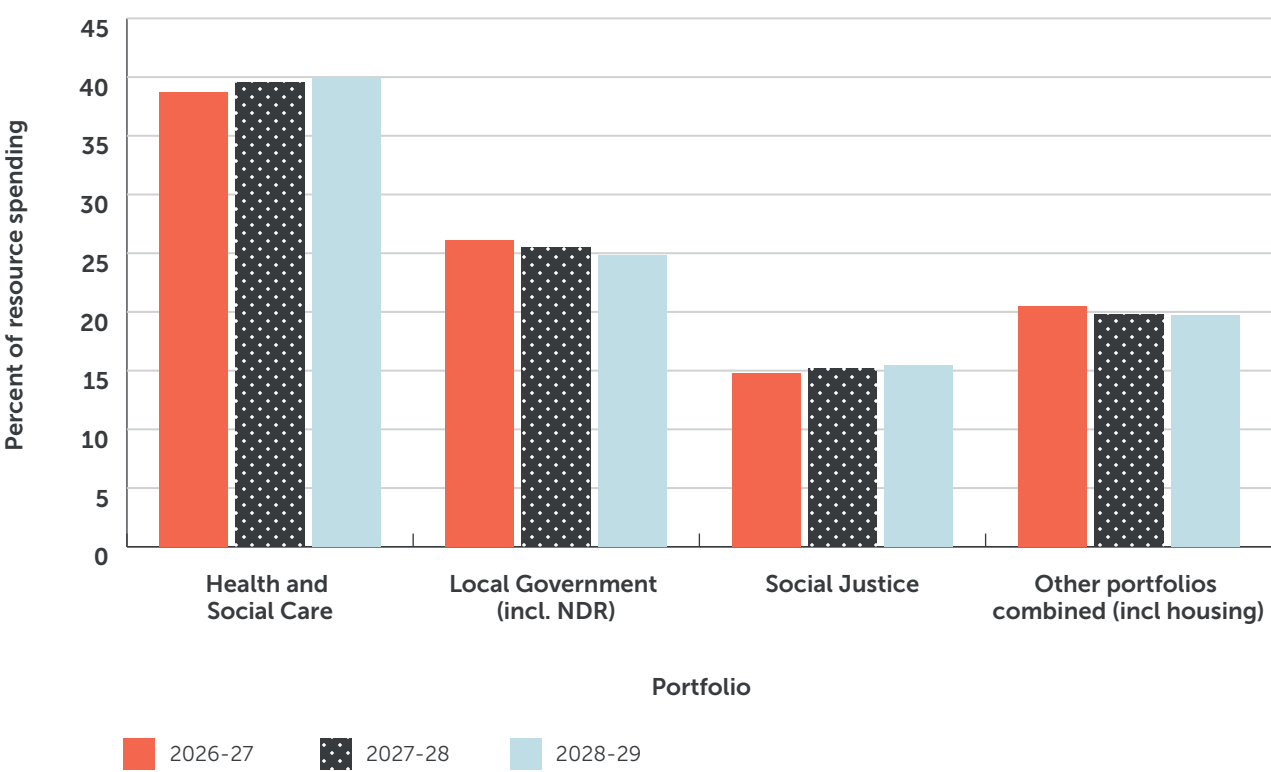
41 Scottish Government (2026) [Scottish Budget: 2026-27](#). Edinburgh: Scottish Government.

42 Scottish Government (2026) [Scottish Spending Review 2026](#). Edinburgh: Scottish Government.

43 Scottish Government (2026) [Infrastructure Delivery Pipeline 2026](#). Edinburgh: Scottish Government.

44 Scottish Fiscal Commission (2026a) [Scotland's Economic and Fiscal Forecasts: revised 11 February](#), Edinburgh: SCF.

Figure 2.3: Scottish Government Budget: Percentage share of day-to-day funding by portfolio



Source: Scottish Fiscal Commission Jan 2026 Economic and Fiscal Forecasts
Notes: 1. NDR refers to non-domestic rates
2. Spending portfolio have not been adjusted for all transfers between portfolios.

in real terms by an average of 0.6% pa in the four years to 2030/31.⁴⁵ However, once the real terms uplift in Health & Social Care and Social Justice spending is allowed for, other portfolios will see a real terms cut from 2027/28.⁴⁶ In the three years to 2028/29, Local Government’s share of resource funding could fall from 26.1% to 24.8% while resources for ‘other combined portfolios’, including housing, could fall from 20.5% to 19.7% (see Figure 2.3).

The Accounts Commission estimate LA revenue grant (general and specific) will fall by 3.5% in real terms by 2028/29, and Councils could face a combined budget gap of almost £1 billion by 2027, up from £647 million when 2025/26 budgets were set.⁴⁷ While councils have relied on reserves and borrowing to help pay for services, this is now threatening their financial viability.⁴⁸ In a survey sent to chief executives, council leaders, and finance directors in late 2025, two thirds

of respondents thought it was likely that their council would be unable to balance its budget within the next five years.⁴⁹ Social care remained the biggest source of financial pressure but survey respondents identified housing and homelessness as two of the five greatest sources of both short term and long term financial pressure.⁵⁰

Councils may have faced even greater cuts if not for an easing of pressure on Scottish social security spending. This stemmed from the freeing up of funds earmarked for UC two-child limit mitigation, increased block grant following the U-turn on planned cuts to disability benefits and winter heating allowances, and a slowdown in applications for Scottish Adult Disability Payments.⁵¹

The Scottish Fiscal Framework prevents borrowing to cover deficits in day-to-day spending and continued use of reserves and one-off (windfall) payments to fund recurrent costs is not sustainable.⁵² Various tax raising measures are therefore afoot, although the Block Grant Adjustment⁵³ means not all the extra tax revenue generated will flow to the Scottish Budget.⁵⁴ Most significantly, in April 2026,

the three higher band thresholds were frozen until April 2029, which will see 45% of taxpayers with incomes over £43,663 paying significantly more tax than if they lived elsewhere in the UK.⁵⁵ Other tax measures include the introduction of a Scottish ‘mansion tax’ from 2028. This will create two new council-tax bands for properties with a current value of over £1.2 million and £2 million, but it is unclear how this will impact on council-tax reform proposals set out in a recent consultation.⁵⁶

Ultimately, funding decisions for housing and homelessness services will be taken by the new Scottish National Party administration elected in May 2026 to address a funding shortfall of some £4.8 billion by 2029/30.⁵⁷ In the meantime, the Scottish Government has outlined plans to deliver £1.6 billion of cumulative efficiency savings for the Scottish public purse by 2028/29. These involve shrinking the public sector workforce, greater use of digital services, sharing services and facilities,⁵⁸ and placing prevention and preventative budgeting at the centre of public sector reform.⁵⁹ The plans seem rather improbable as they assume health

45 SFC (2026a) *ibid*
46 Brogaard, M and Phillips, D. (2026). *Recent Changes and the Future Outlook For Scottish Government Funding*. London: Institute for Fiscal Studies.
47 Accounts Commission (2026) *Local government in Scotland Financial bulletin 2024/25*. Edinburgh: Audit Scotland.
48 *Ibid*.

49 LGiU (2026) *2025 State of local government finance in Scotland*. Edinburgh: LGiU.
50 *Ibid*. –homelessness was the third greatest short term and fifth greatest long term source of financial pressure. Housing was the fifth short term and third long term source of financial pressure.
51 Scottish Fiscal Commission (2026) *Scotland’s Economic and Fiscal Forecasts*. Online: Scottish Fiscal Commission.
52 Phillips, D. (2026) *Block grant adjustments*. Online: Institute for Fiscal Studies.
53 The Block Grant Adjustment means that if the average income tax revenue per person in Scotland grows more slowly than in the rest of the UK, Scotland needs higher income tax rates than the rest of the UK to raise an equal level of revenue.
54 Sousa, J., Spowage, M., Congreve, E. and Crummey, C. (2026) *Setting the scene: Scotland on the eve of the 2026 Election*. Online: Fraser of Allander Institute.
55 Sousa, J., Crummey, C. and Thompson, S. (2026) *‘A Budget where the silences were loudest’*.
56 Scottish Government (2025) *Future of council tax in Scotland: consultation*. Edinburgh: Scottish Government.
57 Scottish Government (2025b) *Scotland’s Fiscal Outlook: The Scottish Government’s Medium-Term Financial Strategy 2025*. Edinburgh: Scottish Government.
58 Scottish Government (2026d) *Scottish Spending Review 2026*. Edinburgh: Scottish Government.
59 Scottish Government (2025c) *Scotland’s Public Service Reform Strategy – Delivering for Scotland*. Edinburgh: Scottish Government.

and social care reform alone will deliver £1 billion in savings⁶⁰ and say little about how the 2011 Christie Commission prevention orientated recommendations will be turned into action.⁶¹

Nor are UK, Scottish, and local government finances yet on a sustainable path that secures productivity growth and allows for increased spending in response to an aging population, and in the case of the UK Government, funding the commitment to NATO⁶² to increase UK defence spending from 2.4% to 3.5% of GDP by 2035.⁶³

2.3 Tackling poverty and reforming welfare

Household incomes in the UK have grown more slowly than the European Union (EU) average since the global financial crisis,⁶⁴ exacerbated by Covid-19 and the subsequent inflation surge. The decline in living standards relative to the EU has been most acute for low income families that have seen little growth in incomes despite the rise in employment and the NLW.⁶⁵ This has been reflected in rising fuel, rent,

and council tax debt⁶⁶ and a widening of health inequalities.⁶⁷ As a key policy priority is to tackle poverty, specifically child poverty, this section explores the interaction between poverty, a key driver of homelessness, and national and devolved social security policies.

Poverty and destitution

In the period 2022-2025, some 17% of Scotland's residents were in relative poverty and lived in a household with an income below 60% of the UK median AHC were subtracted.⁶⁸ This was lower than comparable figures for England (20%) and Wales (22%).⁶⁹ Measures to improve the reliability of poverty statistics particularly the integration of the social security administrative data and Family Resources Survey (FRS) data,⁷⁰ prevents direct comparisons with poverty statistics prior to 2021. However, there was no significant change in the overall rate of AHC poverty in Scotland from 2010-13 to 2017-20, which fluctuated between 18% and 20%.

The AHC child poverty rate for Scotland for 2022-25 was 21%, lower than for England (29%) and Wales (32%). This suggests the Scottish Child Payment

and other measures in the Scottish Government's Child Poverty Delivery Plan may be having a positive impact,⁷¹ which the revised data from 2018/19 should confirm.

Single adults (23%), lone parents (27%), and larger families with three or more children (38%) experienced the highest rate of poverty (see Figure 2.4), with those that rented their home, had a disability, were from a non-white background, or had no-one in full time work at most risk. Rates of severe poverty, which equals an income equivalent to 50% or less of the UK median, were also higher for single adults, especially single men (20%), lone parents (20%) and larger families (25%) than the Scottish average (11%).⁷² All three family groups have been hard hit by the repeated squeeze of working age benefits⁷³ and deficiencies in the protection UC affords those with volatile earnings.⁷⁴

Since 2019, destitution, defined as a lack of resources to stay warm, dry, fed, clean, and clothed, has increased more slowly in Scotland than elsewhere in GB, indicative of the growing divergence in welfare benefits policies.⁷⁵ However, the size of

the destitute migrant population across GB has increased sharply.⁷⁶ Scotland has evolved plans⁷⁷ and tested innovative solutions that have raised the visibility and understanding of migrant destitution. They have also shown how collaborative approaches combining material support with legal advice and casework can effectively address destitution and wider disadvantage for migrants facing destitution and homelessness.⁷⁸ Currently committed resources, however, hold back the scaling up of successful initiatives to meet demand.

Tackling poverty is one of the eleven National Performance Framework outcomes⁷⁹ but the main policy drive is to reduce AHC child poverty to 10% by 2030 and achieve the three other statutory child poverty targets unanimously agreed by the Scottish Parliament in 2017.⁸⁰ The latest Scottish child poverty delivery plan (2026-2031)⁸¹ lacks a full set of detailed and costed actions, presumably to allow the incoming government to set its own priorities in light of the perilous state of public finances. Nonetheless, it reinforces the vital role of the GB and Scottish social security system in reducing child poverty.

60 Auditor General (2025) [NHS in Scotland 2025: Finance and performance](#). Edinburgh: Audit Scotland.

61 Sousa, J., Spowage, M., Congreve, E. and Crummey, C. (2026a) [Scotland's Budget Report 2026-27](#). Online: Fraser of Allander Institute.

62 North Atlantic Treaty Organisation (NATO) was formed in 1949 with the signing of the North Atlantic Treaty in Washington with the aim of ensuring the collective security and preservation of the signatory countries.

63 Kirk-Wade, E. (2025) [UK defence spending](#). Online: House of Commons Library.

64 Mosley, M., Wattam, R., Vincent, C. and Pabst, A. (2025) [UK Living Standards Review 2025](#). London: National Institute of Economic and Social Research.

65 Resolution Foundation (2026) [Unsung Britain: A portrait of the country's poorer half](#). Online: Resolution Foundation.

66 Leigh, V. (2026) [Citizens Advice Cost of Living Dashboard June 2026](#). Online: Flourish.

67 Public Health Scotland (2026) [Long-term monitoring of health inequalities in Scotland by area deprivation](#). Online: Public Health Scotland.

68 Scottish Government (2026) [Poverty and Income Inequality in Scotland 2022-25](#). Online: Scottish Government.

69 Francis-Devine, B. (2026) [Poverty in the UK: statistics](#). Online: House of Commons Library.

70 A key development is the integration DWP benefits data and the FRS. The data linking has so far been backcast to 2021/22 but data back to 2018/19 will be issued in 2027. This will support analysis of recent trends. It is also planned to revise FRS weighting, mainly to allow for the 2021/22 Census. There are also moves to integrate Social Security Scotland data but for now DWP impute SCP manually and receipt of Scottish Disability Benefits relies solely on survey responses. These changes mean that poverty rates will be revised again.

71 Scottish Government (2026a) [Bringing Hope, Building Futures: Tackling child poverty delivery plan 2026-2031](#). Edinburgh: Scottish Government.

72 Scottish Government (2026) [Poverty and Income Inequality in Scotland 2022-25](#). Online: Scottish Government.

73 Resolution Foundation (2026) [Unsung Britain: A portrait of the country's poorer half](#). Online: Resolution Foundation.

74 Waters, T. (2026) [Universal credit review: challenges and options for reform](#). London: Institute for Fiscal Studies.

75 Fitzpatrick, S., Bramley, G., Treanor, M., Blenkinsopp, J., McIntyre, J., Johnsen, S. and McMordie, L. (2023) [Destitution in the UK 2023](#). York: JRF.

76 Ibid.

77 Scottish Government (2021) [Ending Destitution Together: A Strategy to Improve Support for People with No Recourse to Public Funds Living in Scotland 2021-2024](#). Edinburgh: Scottish Government. Scottish Government (2024) [New Scots refugee integration strategy: delivery plan 2024 to 2026](#). Edinburgh: Scottish Government.

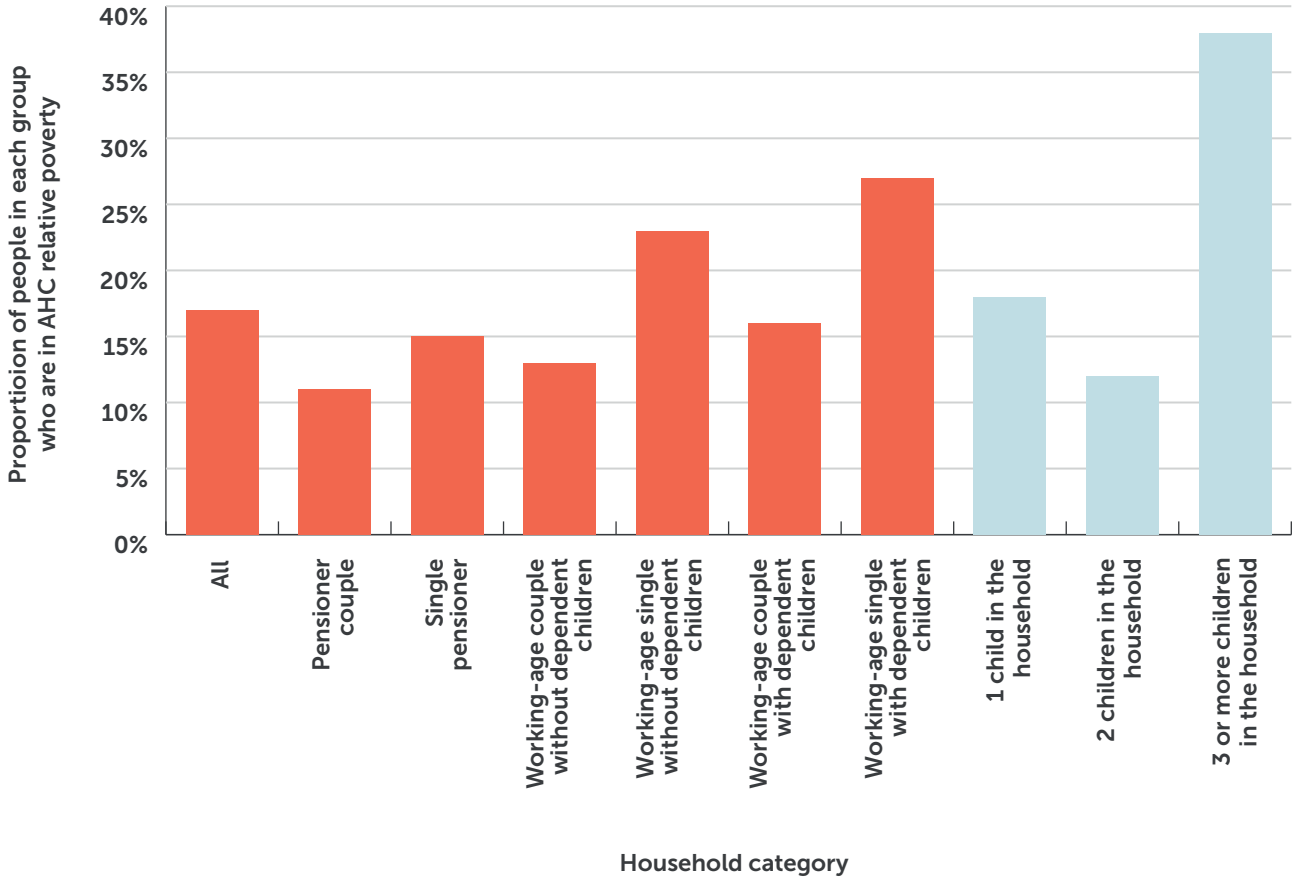
78 Watts, B., McMordie, L., Bramley, G., Sims, R., Young, G. and Rayment, M. (2025) [A Fair Way Forward: An evaluation of an action learning partnership tackling the impacts of UK immigration policy on destitution and homelessness in Scotland](#). Edinburgh: Heriot-Watt University.

79 Eagle, K. (2026) [What's Changing in Scotland's National Performance Framework and Why It Matters](#). Online: Scottish Parliament Information Centre.

80 Scottish Government (2026) [Bringing Hope, Building Futures: Tackling child poverty delivery plan 2026-2031](#). Edinburgh: Scottish Government.

81 Ibid.

Figure 2.4: Proportion of families in relative after housing costs poverty in Scotland, 2022 to 2025



Source: Scottish Government (2026) Poverty and Income Inequality in Scotland 2022-25: Three year rolling averages derived from Family Resources Survey (FRS) Households Below Average income.

Notes: 1. The red columns refer to household composition and includes all households. The blue columns are focused solely on households (lone parents and/or couples) with children. 2. FRS statistics are subject to considerable uncertainty due to small sample sizes, such that the 2022-25 child poverty rate for Scotland could range from 16% to 26%.

The Scottish Government's projections also indicate that the 2030 targets will be missed⁸² without bolder action to improve income from work, improve access to childcare, and lower housing and other living costs.

GB wide social security

There were an estimated 752,700 working-age people claiming UC (88%) or another DWP administered benefit in Scotland in August 2025, some 97,000 more than in 2019.⁸³ Welfare benefit cuts since 2010 have eroded the value of income-related benefits for those of working age. For example, in 2023/24 the UC standard allowance of £85 per week

for a single adult aged 25+ in 2023/24 was lower than the destitution threshold of £95 for a single person.⁸⁴ This appears to have pushed more people to apply for health benefits,⁸⁵ which alongside an ageing and more disabled population has increased disability benefits spending.⁸⁶

The Universal Credit Act 2025 ushered in a rebalancing of welfare spending to reduce incentives to claim health benefits.⁸⁷ In April 2026, the UC standard allowance for single people and couples was uprated in real terms by 2.3%, the first permanent real-terms increase in the basic allowance since the 1970s,⁸⁸ and will rise by 4.8% in real terms by 2029/30. In contrast, the UC health element⁸⁹ for most new recipients was halved and frozen for the following three years, though benefits for existing claimants and new claimants assessed as having severe conditions⁹⁰ will continue to be uprated in line with inflation as will most other benefits, including the UC child element and Housing Benefit (HB).

The Institute for Fiscal Studies forecast that by 2029/30, above-inflation UC uplifts and removal of the two-child limit, core measures contained in the UK Child Poverty Strategy,⁹¹ will boost the annual income of most UC households in GB by an average of £247, increasing to an

average of £3,850 for families with three or more children, and potentially £10,000 for families with five or more children.⁹² The downside is that those on the lower UC health rate will be some £2,400 worse off. It remains to be seen if the 'Right to Try' (i.e. try to work or volunteer without immediately risking benefits reassessment) that came into force on 30 April alongside extra employment support⁹³ will improve access to work, offset this benefit cut for those affected, and more generally boost living standards for people with disabilities and other long-term health conditions.

Another GB social security measure especially relevant to homelessness is the plan to increase HB earned income disregards for those living in 'specified' or 'temporary' accommodation from Autumn 2026 to ensure residents, particularly younger adults, do not lose out financially if they start work or increase the hours they work.⁹⁴

Three aspects of the GB social security system routinely reduce the amount households claiming social security receive, thereby increasing financial hardship and the risk of rent arrears, eviction, and homelessness. These are deductions for debt repayments, sanctions, and the LHA.

⁸² Scottish Government (2026) *Bringing Hope, Building Futures: Tackling Child Poverty Delivery Plan 2026-2031 Annex 5: Cumulative Impact Assessment*. Edinburgh: Scottish Government.

⁸³ DWP Benefit Combination misses some who claim a devolved benefit that is not administered by DWP.

⁸⁴ Fitzpatrick, S., Bramley, G., Treanor, M., Blenkinsopp, J., McIntyre, J., Johnsen, S. and McMordie, L. (2023) *Destitution in the UK 2023*. York: JRF.

⁸⁵ Cribb, J., Karjalainen, H., Latimer, E., Ray-Chaudhuri, S. and Waters, T. (2025) *Do disability benefit claims rise when other benefits are cut?* London: Institute for Fiscal Studies.

⁸⁶ Judge, L. and Murphy, L. (2024) *Under strain*. London: Resolution Foundation.

⁸⁷ Department for Work and Pensions (2025a) *Consultation outcome Pathways to Work: Reforming Benefits and Support to Get Britain Working Green Paper*. Online: Department for Work and Pensions. [Universal Credit Act 2025](#) (c. 22).

⁸⁸ Timms, S. (2026) *'Work and Pensions Volume 781: debated on Monday 23 February 2026'*. Online: UK Parliament.

⁸⁹ Limited Capability for Work and Work-Related Activity.

⁹⁰ The Government says 10% of new claimants are not expected to ever work due to severe poor health.

⁹¹ Cabinet Office (2026) *Our Children, Our Future: Tackling Child Poverty*. Online: Cabinet Office.

⁹² Oulton, M. and Waters, T. (2026) *'April's universal credit changes mean giveaways now, takeaways later'*.

⁹³ Department for Work and Pensions (2026) *Barriers to work removed for disabled benefit claimants as landmark legislation introduced* [Press Release].

⁹⁴ HM Treasury (2025) *Budget 2025* (HTML). Online: HM Treasury.

In the year to November 2025, around 51% of UC claimants in Scotland had money deducted from their UC claim to repay monies owed to DWP, HM Revenue and Customs or third parties such as landlords and energy companies.⁹⁵ For a third of these 300,000 households, the sole deduction was to repay DWP advances to cover the five-week UC wait period. In May 2025, the Fair Repayment Rate that caps the amount that can be deducted was lowered from 25% to 15% of the UC standard allowance. DWP estimate that the 1.2 million households in GB affected by this cap, including 700,000 with children, will on average gain £420 a year in cash.⁹⁶ Around 2% of UC claimants in Scotland, however, still have 'last resort' deductions that exceed the Fair Repayment Rate, typically for arrears payments to prevent eviction or disconnection.

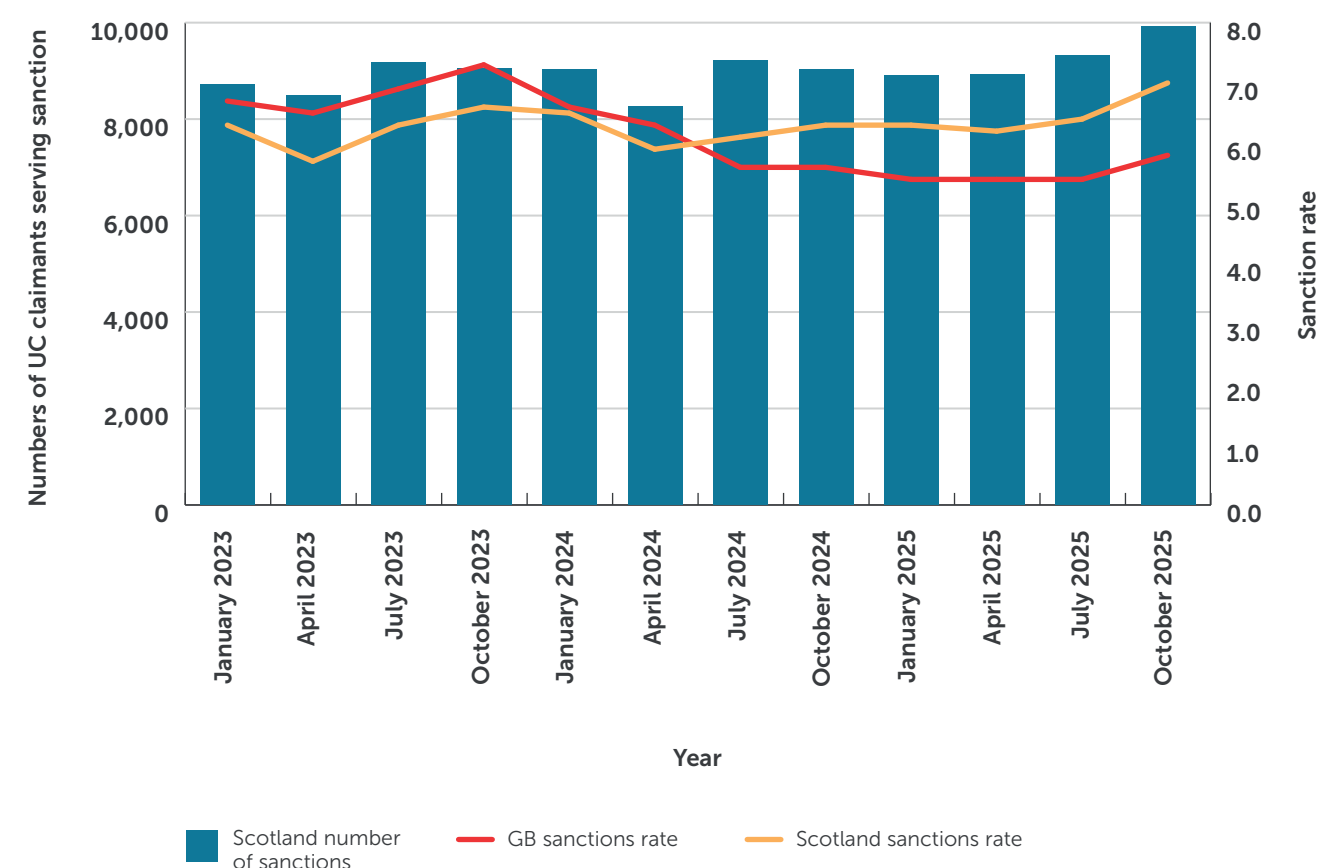
Since 2023, the numbers of UC claimants in Scotland serving a sanction at a point in time has fluctuated between 8,000 and 10,000, equal to 6-7% of UC claimants where sanctions are applicable (see Figure 2.5). The reason why this sanction rate has exceeded the GB rate since summer 2024 is not known. Sanctions often push people further away from work rather than into work and, as recent research again confirms, current checks and safeguards fail to prevent sanctions from being imposed that are disproportionate, harmful or inappropriate.⁹⁷ This includes Jobcentres failing to use discretionary powers, known as 'the easement', to temporarily exempt people who are

homeless (or at risk) from sanctions. It found that sanctions were imposed for minor 'transgressions' such as missing or being late for a single interview or for reasons beyond a person's control, such as unexpected health emergencies. This has renewed calls for sanctions to be part of the Minister's review of UC⁹⁸ that is aimed at ensuring UC contributes to reducing poverty and making work pay.⁹⁹

LHA rates were pegged to the 30th percentile of the Broad Rental Market Area (BRMA) rent in 2011 but since then have mostly remained frozen, only being restored to the 30th percentile in April 2020 and April 2024. Of the 75,200 UC private renters in Scotland in November 2025, around 43% had a shortfall between their LHA and their rent, up from 34% in May 2024 just after the LHA rates were last restored to the 30th percentile (see Figure 2.6). The ongoing LHA freeze will drag more UC private renters into financial hardship. The Joseph Rowntree Foundation estimates that if LHA rates remain frozen to 2029/30, as the OBR forecast, an extra 50,000 private renters, including 30,000 children, in GB will be in AHC poverty and a further 140,000 already in poverty will fall into deeper poverty or destitution.¹⁰⁰

The proportion of UC private renters in Scotland whose LHA does not cover rent is below the GB average. The reasons for this warrant investigation but one possibility is that the Scottish Government emergency and transitional rent caps in place from October 2022 to March

Figure 2.5: Universal Credit claimants in Scotland serving a sanction in given month, January 2023-October 2025



Source: DWP Benefit Sanctions statistics to November 2025 and Stat-Xplore statistics accessed April 2026

2025 limited rent increases for UC private renters that lived in the same home over this period. Another possibility is that because Scotland's 18 Broad Market Rental Areas typically extend over a much larger spatial area than elsewhere in GB, LHA rates are heavily influenced by rents in the urban centre of a Broad Market Rental Area, which may make it more likely to find a property to rent at or below LHA rates outside the urban core, especially in periods when private rental inflation is modest. In November 2025, for example, 52% of UC private renters in Aberdeen paid a rent above their LHA compared to

41% of those in Aberdeenshire.

The gap between LHA rates and 30th percentile Broad Market Rental Area rent also vary widely across Scotland due to spatial differences in rental inflation since September 2023. This has led to arbitrary variations in the support available to UC private renters. The Institute for Fiscal Studies estimates that in late 2025 the 30th percentile annual rent for a one-bedroom home in the Edinburgh and Lothians Broad Market Rental Area was £2,350 higher than then equivalent LHA, a difference of 21%, whereas in Greater Glasgow the gap was £500, or 5.7%.¹⁰¹ For

⁹⁵ Department for Work and Pensions (2026) [Universal Credit deductions statistics December 2024 to November 2025](#). Online: Department for Work and Pensions.

⁹⁶ Department for Work and Pensions (2025) [Universal Credit change brings £420 boost to over a million households](#) [Press Release].

⁹⁷ Public Law Project and Central England Law Centre (2025) [Sanctionable Failures: Universal Credit's failing sanctions regime and the harm it causes](#). Online: Public Law Project.

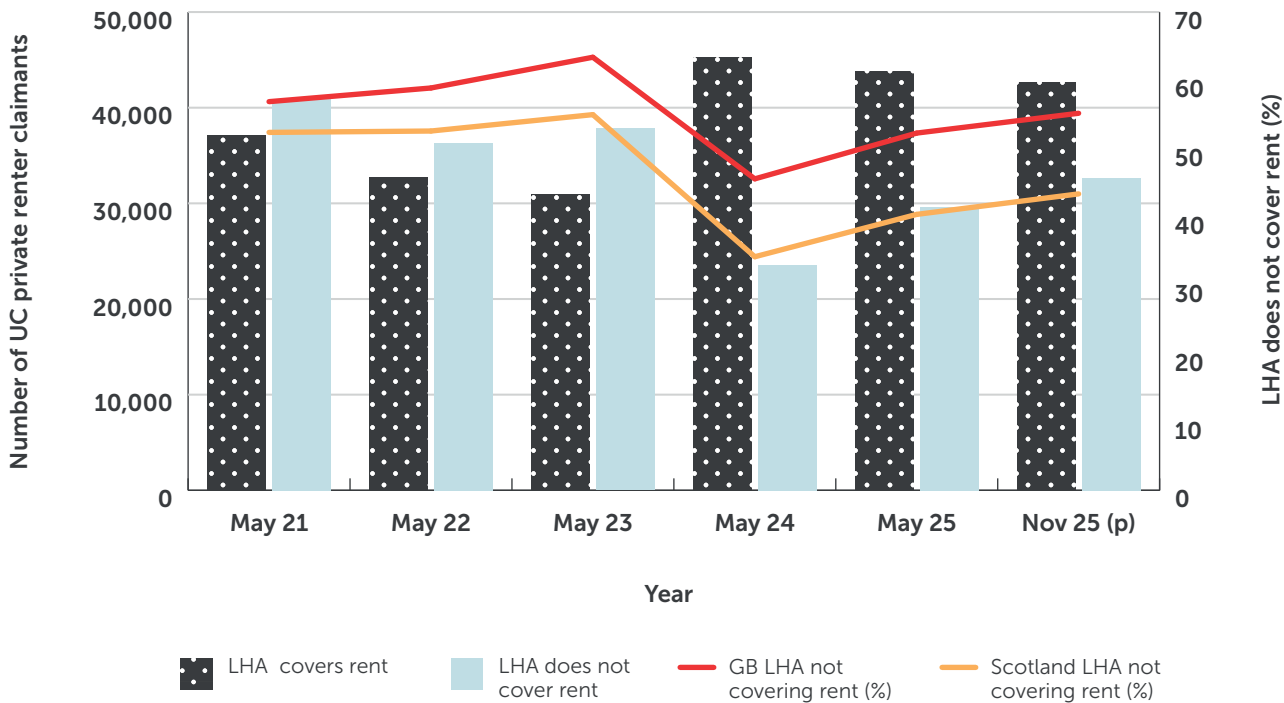
⁹⁸ Lister, B. (2025) ['Unfair Universal Credit sanctions must be reformed once and for all'](#), *The House*.

⁹⁹ Timms, S. (2025) ['Dear Gingerbread'](#). Online: Gingerbread.

¹⁰⁰ Earwaker, R. (2024) [Stop the freeze: permanently re-link housing benefits to private rents](#). York: JRF.

¹⁰¹ Michael, J. and Wernham, T. (2025) ['Freezes in housing support once again widen geographic disparities for low-income renters'](#).

Figure 2.6: Universal Credit private renters in Scotland by whether LHA covers rent, May 2021–November 2025



Source: DWP Stat Explore Housing entitlement and tenure plus LHA indicator by Month, accessed April 2026.

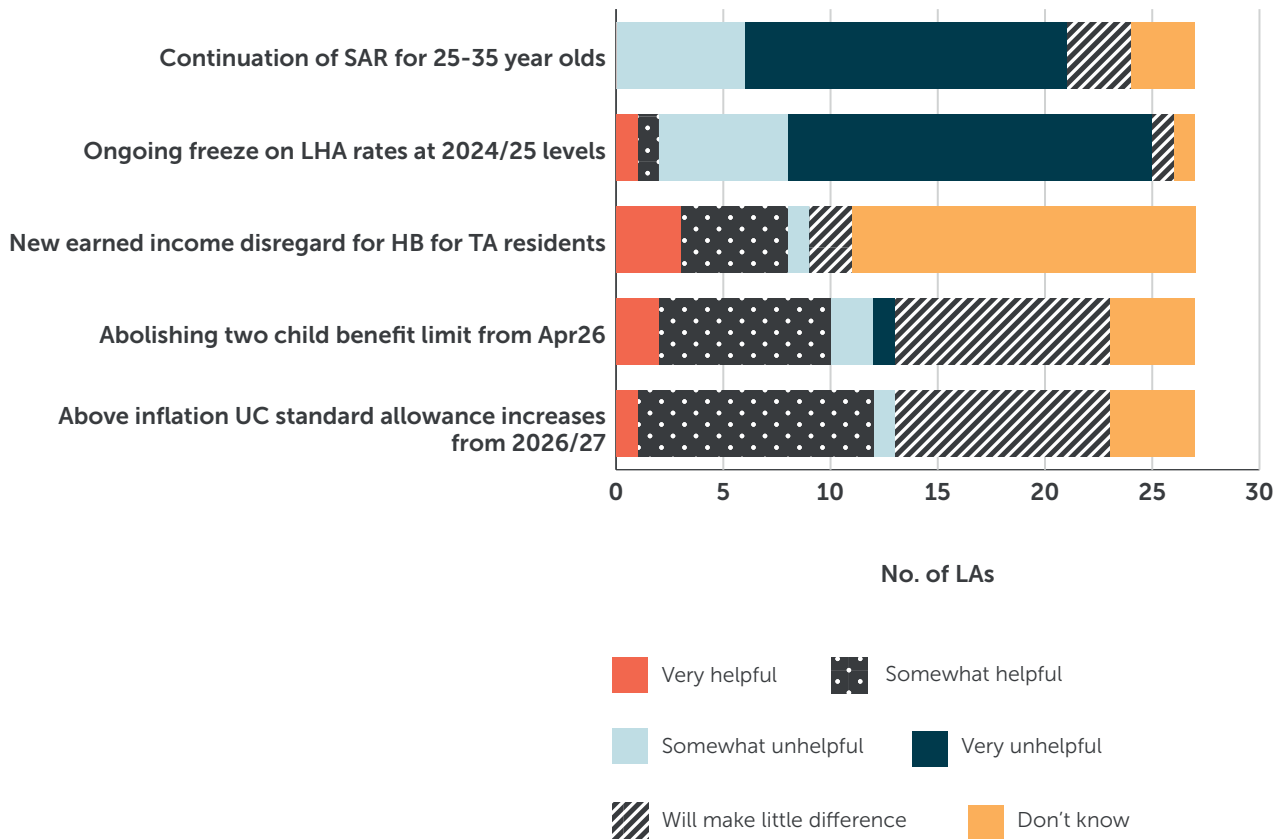
single adults under thirty-five years that are restricted to the LHA for a room in a shared home (the Shared Accommodation Rate), the problem is compounded by the lack of shared properties, especially outside towns and cities with a sizeable student population.¹⁰²

The continuing LHA freeze also limits the ability of LAs to find suitable and affordable private tenancies to prevent or resolve homelessness, contributing to the sharp decline in the use of private lets to rehouse homeless households in the last decade and lengthening stays in temporary accommodation (TA) – see

Chapter 4.¹⁰³ The rising cost burden of TA faced by Councils is further aggravated by the fact that the maximum subsidy councils receive from DWP has been frozen at 90% of LHA rates in 2011 for over fifteen years, shunting costs onto LAs, undermining their ability to meet statutory duties.¹⁰⁴

Asked about the impact of the UK Government’s recent changes to social security policy from a homelessness perspective, over a third of the 27 LA survey respondents considered the abolition of the two child benefit limit (10) and the above inflation increase in UC

Figure 2.7: How helpful or unhelpful have the following UK Government decisions been (or will they be) to efforts to prevent and respond to homelessness in your area?



Source: Authors’ survey

for 2026/27 helpful (11), though a similar proportion felt they would make little difference (see Figure 2.7).

LAs that thought the measures were helpful, suggested they would ease financial hardship, especially for larger families, thereby reducing homelessness risk. However, LAs were also concerned that reductions in disability-related benefits would offset these benefits for those affected and that wider cost of living pressures would mean many would continue to struggle:

The cost of living is constantly increasing across many day-to-day expenses for most families, including energy costs, food, clothing and fuel costs, tax threshold freezes, higher interest rates. So, whilst the financial changes are welcome, they may make little difference to many households already struggling.

(LA, Glasgow and rest of the Clyde Valley)

102 Chartered Institute of Housing (2026) [Local housing allowance: Evidence to the Social Justice and Social Security Committee](#).

103 Chartered Institute of Housing, Crisis, Resolution Foundation, City of Edinburgh Council, Fife Council and Glasgow Health and Social Care Partnership (2025) ‘Social Justice and Social Security Committee Thursday 8 January 2026 1st Meeting, 2026 (Session 6)’. Online: [Social Justice and Social Security Committee](#).

104 McAllan, M. (2026) [‘Housing Secretary writes to UK Government’](#). Edinburgh: Scottish Government.

Until the main drivers of homelessness are addressed then some additional money will make little difference to preventing homelessness.

(LA, Rest of Scotland)

Most respondents (16 of 27) were unsure of the likely impacts of the forthcoming change to earned income disregards for HB for TA residents, but several (8) ventured that this change would help efforts to prevent and respond to homelessness in their area by reducing “the benefits ‘cliff edge’” (LA, Rest of Scotland) and “enabling them to access employment without starting off with high arrears” (LA, Rest of Scotland).

In sharp contrast, there was near unanimity that the continued LHA freeze and ongoing Shared Accommodation Rate restrictions were unhelpful. These policies were typically seen to be “undermining efforts to prevent and respond to homelessness” (LA, Glasgow and rest of the Clyde Valley), by making private tenancies increasingly unaffordable and/or inaccessible, which was particularly problematic in areas with low levels of social housing supply:

As private rents continue to rise, LHA no longer reflects actual market costs, making private sector tenancies increasingly unaffordable for low-income households. This drives more people into housing insecurity, increases reliance on temporary accommodation, and

intensifies demand for already overstretched social housing.

(LA, Glasgow and rest of the Clyde Valley)

The continued application of the Shared Accommodation Rate (SAR) to individuals aged 25 to 35 represents a significant structural barrier to effective homelessness prevention and response. While originally conceived as a cost containment measure, the SAR no longer reflects contemporary housing markets, demographic realities, or the needs of those at heightened risk of homelessness. Its retention for this age group undermines both national policy objectives and LAs’ statutory duties.

(LA, Edinburgh and other pressured markets)

Several LAs also stressed that these policies were one factor encouraging private landlords to exit the market, with knock on homelessness impacts (see below).

Devolved social security

Scotland’s social security system is comprised of devolved disability, carer, and discretionary fund benefits, as well as several new benefits that have no GB equivalent. While expenditure on the Scottish social security system accounts

for only 3% of total social security expenditure in Scotland, the system continues to evolve. The one-off Care Leaver Payment of £2,000 was introduced from April 2026 to help ease young adults (eighteen to twenty-one years) transition from care to independent living by providing a financial cushion against the risk of destitution and housing instability.¹⁰⁵ The Whole Family Wellbeing Fund also secured £50 million extra funding for 2026/27 to help reduce the likelihood of families reaching a point of crisis that culminates in homelessness.

Pivotal to reducing child poverty, the Scottish Child Payment (SCP) is worth £28.20 per week for each child in a family in receipt of UC or other qualifying benefits but will increase to £40 per week for some 12,000 children under 1 year from 2027-28.¹⁰⁶ In addition to alleviating financial hardship,¹⁰⁷ the Scottish Government’s modelling based on the FRS (yet to be revised in line with changes noted earlier) suggests the SCP will account for half of the 100,000 fewer children in poverty in 2026/27 compared to a ‘Scottish policy off’ scenario.¹⁰⁸ Abolition of the two-child limit will further boost the financial resilience of many larger families in receipt of UC but as the Fraser of Allander Institute report, its abolition will have less impact on reducing the child poverty rate in Scotland (1%) than at the UK level (4%) due principally to the operation of the SCP.¹⁰⁹

Asked about the homelessness impacts of the Scottish Government’s recent social security policy decisions, many LA survey respondents agreed that the introduction – and subsequent increases in the scope and generosity – of the SCP had been helpful. However, over half of respondents said they ‘didn’t know’ if they SCP was helpful or that the SCP would make ‘little difference’ (see Figure 2.8).

Elaborating on these responses, LAs tended to emphasise that while direct impacts were hard to track, the income boost played an important role in protecting low income families against homelessness, albeit these gains could not wholly offset chronic housing pressures in some areas:

The Scottish Child Payment and subsequent expansions provide meaningful income boosts for families. This policy may be helping to moderate youth and family presentations, though not enough to offset the significant recent increases.

(LA, Rest of Scotland)

105 Scottish Government (2026c) [Care Leaver Payment \(Scotland\) Regulations 2026: child rights and wellbeing impact assessment \(CRWIA\)](#). Edinburgh: Scottish Government.

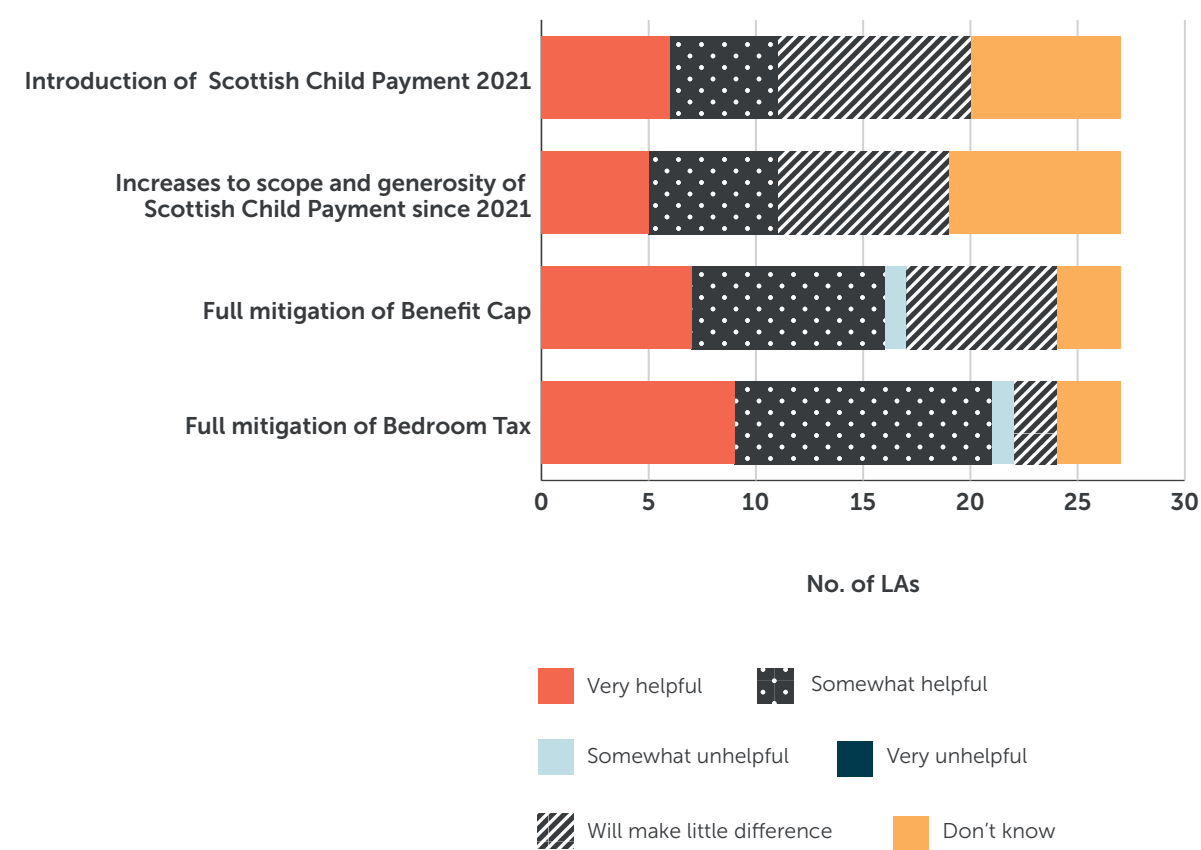
106 Scottish Fiscal Commission (2026) [estimate the increase to £40 will have an annual cost of around £7.1m from 2028-29, contributing to the increase in annual SCP spending from £456m in 2024/25 to £522m by 2030-31](#).

107 Andersen, K., Nesom, S., Patrick, R., Pinter, I., Stewart, K. and Tominey, E. (2025) [Investing in children: Early findings on the difference the Scottish Child Payment makes to child wellbeing](#). London: London School of Economics.

108 Scottish Government (2026) [Bringing Hope, Building Futures: Tackling Child Poverty Delivery Plan 2026-2031 Annex 5: Cumulative Impact Assessment](#). Edinburgh: Scottish Government.

109 Fraser of Allander Institute (2026) [Written evidence submitted by Fraser of Allander Institute \(CPS0083\)](#). Online: UK Parliament.

Figure 2.8: How helpful or unhelpful have the following Scottish Government decisions been (or will they be) to efforts to prevent and respond to homelessness in your area?



Source: Authors' survey

The Scottish Child Payment... has become one of Scotland's most effective anti-poverty measures. Because poverty is a major driver of family homelessness, these reductions directly support Scotland's wider efforts to prevent and respond to homelessness. Families with more stable incomes are better able to manage rent, avoid

arrears, and maintain secure housing. While SCP alone cannot resolve Scotland's housing pressures, it plays a crucial role in reducing the financial stressors that push families into homelessness.
(LA, Glasgow and rest of the Clyde Valley)

Scotland operates two discretionary funding pots that can offer a lifeline for people by preventing destitution escalating into homelessness and by assisting people to move to their own home. Both funds are administered by LAs, with ring-fenced resources, underpinned by guidance from Scottish Ministers.

DHP is the larger of the two funds in cash terms (see Figure 2.9) and is targeted at households facing a shortfall between their housing costs and support they receive from UC or HB. DHP spending per capita is much higher than in England and Wales, chiefly because the Scottish Government use DHPs to fully mitigate the bedroom tax for social tenants. DHP funds are also used to fully mitigate the benefit cap that limits the amount working-age households in receipt of UC or HB can receive if no-one earns more than the equivalent of 16 hours at the NLW (£881 pcm for 2026/27). The benefit cap limits are currently £14,753 for a single adult and £22,020 for families in Scotland.

In 2024/25 LA DHP expenditure totalled £89.3 million, of which 83% was spent on bedroom tax mitigation (£74.2 million), in line with funding allocated for this purpose.¹¹⁰ A further 6% was spent on benefit cap mitigation (£4.97 million). This was higher than expenditure in 2023/24 and 2022/23, but it still fell well short of the funding allocated for this purpose (£7.8 million). This suggests that lone parents, and other households affected by the cap in Scotland do not always know to apply for this payment. The remaining £10 million was spent on other permitted purposes, including £3.1 million on support for those affected by the LHA freeze.

The Scottish Government's DHP budget allocation for 2025/26 was £100 million, including £2 million announced in September to help people move from TA into the PRS¹¹¹ and £1 million announced in October 2025 to boost crisis support. For 2026/27, the allocation was increased to £115 million, including £9 million to mitigate the LHA freeze.¹¹² It is unclear if this uplift has allowed for the fact that the removal of the two-child limit will increase the numbers of larger families eligible for UC and therefore eligible for SCP and the numbers of families adversely affected by the benefit cap.

LA survey respondents tended to agree that mitigation of the bedroom tax (21 of 27) and benefit cap (16 of 27) were helpful in resolving or preventing homelessness (see Figure 2.8). Most also said that overall DHPs were allocated 'somewhat effectively' (17) or 'highly effectively' (5) from a homelessness prevention perspective. Key informants and LAs described DHPs as playing a central role in homelessness prevention across Scotland and in the absence of wider social security powers, emphasising the value of targeting cash support directly to struggling households:

DHPs [are] the most important tool we have [for homelessness prevention].
(Key informant, statutory sector)

the use of DHPs to prevent homelessness... is direct. It's cash in people's pockets...

110 Scottish Government (2025) [Discretionary Housing Payments in Scotland: 1 April 2024 to 31 March 2025](#). Edinburgh: Scottish Government.
111 Figures provided direct by Scottish Government. The £2 million was announced in the Emergency Action Plan.
112 Scottish Government (2026) [Bringing Hope, Building Futures: Tackling child poverty delivery plan 2026-2031](#). Edinburgh: Scottish Government.

targeted at people who are in poverty.
(Key informant, statutory sector)

small sums of money in the right place can make a big difference.
(Key informant, statutory sector)

LAs particularly stressed their value in enabling smaller households to live in two-bedroomed homes in the context of a shortage of one-bed properties:

Full mitigation of the Bedroom Tax protects tens of thousands of households each year from rent shortfalls that would otherwise lead to arrears and eviction... these measures provide vital financial stability for households.
(LA, Rest of Scotland)

Discretionary Housing Payments are an effective tool for reducing homelessness. It has allowed us to make full use of available housing stock by placing eligible applicants into larger properties... This flexibility prevents unnecessary... use of temporary accommodation, supports tenancy sustainment, and delivers better value for public funds.
(LA, Glasgow and rest of the Clyde Valley)

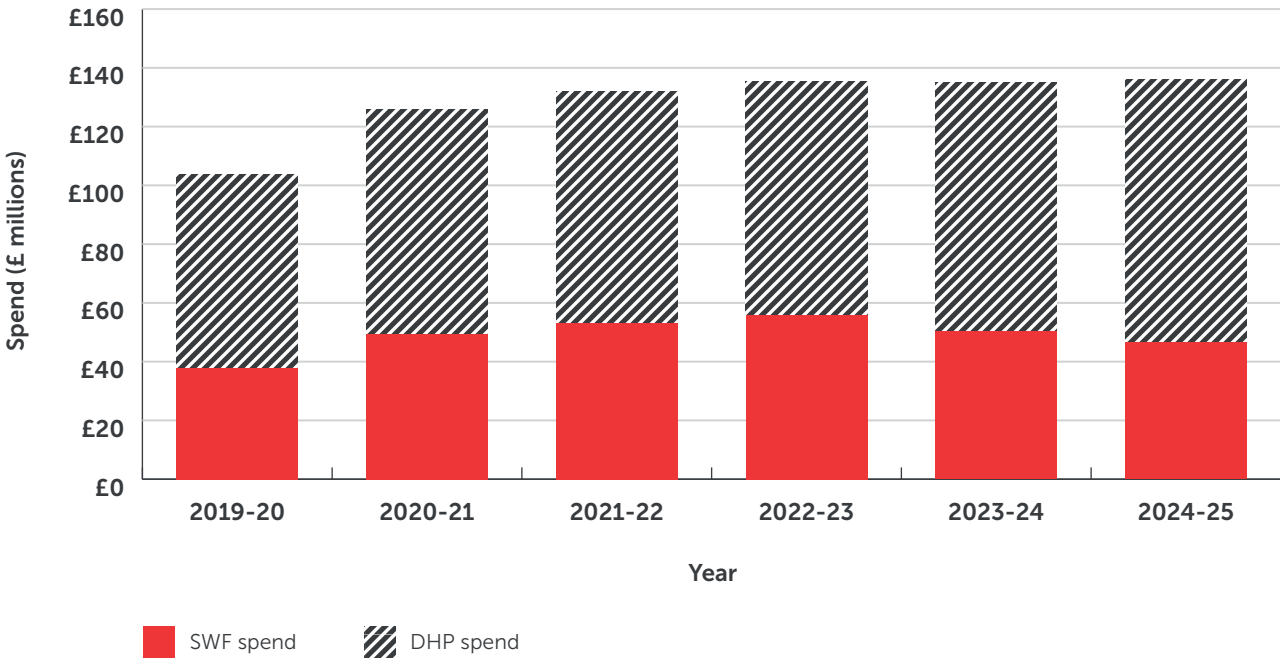
“Opportunities to improve targeting” (LA, Rest of Scotland) were also identified, including by working in partnership with revenue and benefits teams and improving the data LAs can access to inform decision-making:

there is no meaningful link between benefits and homelessness services to enable data sharing or outcome tracking. As a result, it is difficult to determine whether a DHP award has actually prevented homelessness... Greater integration such as linking DHP interventions to targeted prevention activity and tracking outcomes through systems like PREVENT1 would provide a clearer evidence base on their effectiveness and support more strategic use of this resource.
(LA, Edinburgh and other pressured markets)

More generally, the lack of published data on the composition and living arrangements of households in receipt of DHPs continues to limit the ability to track if expenditure is reaching households in most need. It also limits exploration of alternative measures that might improve overall wellbeing for long term recipients of DHPs such as incentivising and supporting those with multiple spare rooms to move to a smaller, more suitable and easier to heat home.

Beyond these data concerns, the key limitations of DHPs were seen to be the

Figure 2.9: Discretionary funding expenditure in Scotland, 2019/20 to 2024/25



Source: Scottish Government Scottish Welfare Fund and Discretionary Housing Payments Annual Statistics, 2019/20 to 2024/25

short-term nature of awards for LHA gaps and that demand exceeds available funds where full mitigation policies do not apply:

DHPs... are used reasonably effectively, particularly to support: removal of the spare room subsidy; crisis cases at immediate risk of homelessness; [and] shortfalls due to the LHA freeze. However, their impact is limited by the scale of need, especially among single younger males.
(LA, Rest of Scotland)

DHP can usually only be deployed as a short-term solution, there is not the budget for this to be utilised for ongoing shortfalls in rent especially where LHA is frozen.
(LA, Rest of Scotland)

The SWF provides one-off grants for people facing a financial crisis and needing assistance to set up a home or remain in their community. In the three years to 2024/25, there were an average of 353,000 applications each year, of which 75% were for crisis grants.¹¹³ Very approximately, around two thirds of applicants are social renters, around one in nine are private renters, and 6% are

¹¹³ Scottish Government (2025) [Scottish Welfare Fund Statistics: update to 31 March 2025](#). Edinburgh: Scottish Government.

owner occupiers, with the remaining applicants spread across a range of living arrangements, including living with family or friends and supported accommodation. Altogether, 11% of Community Care Grant and 4% of Crisis Grant applications were linked to a homelessness application.¹¹⁴

Updated SWF guidance¹¹⁵ aims to make it easier and less stigmatising to access the fund, particularly for private renters, those leaving institutions, homeless households, and those affected by a DWP suspension or sanction. It also stresses the need for a holistic approach and for referring people to housing and other services that could meet a person's wider needs.

Previous editions of the Homelessness Monitor have consistently demonstrated that LAs value the SWF from a homelessness perspective. This year's survey confirms that view, with almost all respondents either of the view that the effectiveness of the scheme in this regard has remained unchanged in the last three years (22 of 25) or increased (4 of 25). LAs emphasised the Fund's role in providing rapid access to funds to enable move-on and prevent repeat homelessness, including via payments to cover essential living costs and rent in advance. One emphasised the value of the Fund as one component of their wider 'cash first' approach to tackling poverty (an approach championed by the Scottish Government), which they described as *"more dignified, more effective, and more cost efficient than in kind aid like food parcels"* (LA, Glasgow and rest of the Clyde Valley).

Only one area raised concerns about declining efficacy which they attributed to:

demand outstripping available crisis funds; rising costs of living meaning crisis grants do not stretch as far; more households experiencing chronic rather than short-term crises; [and] delays in accessing suitable housing, resulting in prolonged financial strain.

(LA, Rest of Scotland)

More broadly, SWF and DHP remain unavailable to people without a live UC or HB claim as well as those with no recourse to public funds (NRPF). This includes asylum seekers, who are at extremely high risk of destitution and the most severe forms of homelessness, though the Scottish Government have invested in cash support for this group specifically through the Fair Way Scotland partnership.¹¹⁶ It is also uncertain if current guidance will reduce the very considerable variation in SWF reward rates and expenditure across Scotland.¹¹⁷ Moreover, the Scottish Government's 2026/27 allocation of £35.5 million (excluding administration) compared to a budget of £51 million (including £10 million carry forward) in 2025/26, and is forecast to remain unchanged until 2030/31.¹¹⁸

2.4 A failing housing system

Housing to 2040¹¹⁹ envisaged a well-functioning housing system where everyone would have a high-quality, sustainable home in vibrant communities but since its publication in 2021 the housing situation has deteriorated. With ever more households struggling to access or retain a suitable and affordable home, over a third of LAs and the Scottish Parliament had declared a housing emergency by 2024.¹²⁰ This final section therefore looks at the housing situation and policy efforts to improve it.

Housing delivery

Only 17,336 new homes were completed in 2025, the lowest level since 2014, other than in 2020 when pandemic lockdowns halted construction, and much lower than before the global financial crisis (see Figure 2.10). This slump reflects multiple problems that are unlikely to be solved quickly or easily. These include escalating construction costs, higher interest rates, skilled labour and materials shortages, infrastructure constraints,¹²¹ land availability barriers, and a lack of small and medium sized enterprise home builders, particularly in rural areas.¹²²

Additionally, staffing and skills shortages in LA planning departments have lengthened planning delays and slowed

the production of Local Development Plans that comply with the 2023 National Planning Framework 4. Alongside the lack of National Planning Framework 4 transition arrangements, this has intensified shortages in available land that it is permissible to build on.¹²³

Particularly troubling from a homelessness perspective has been the slowdown in the AHSP, which funds the acquisition and rehabilitation of existing homes as well as new builds. In the three years to 2025, an average of 8,179 homes were delivered each year, of which 6,146 (75%) were social rent (see Figure 2.11). This is well below the 11,000 homes needed each year to meet the Scottish Government's target to deliver 110,000 homes, of which 70% should be for social rent, by 2032.

Peaks and troughs in AHSP completions are commonplace. However, budget cuts in 2023/24 and 2024/25 (see Figure 2.12), at the same time as development costs were spiralling and more stringent quality and energy efficiency standards were increasing pressure on social landlord finances, saw the AHSP programme come unstuck.¹²⁴ The dramatic and lasting impacts were stressed by key informants:

[the] cut to the Affordable Housing Supply Programme... [w]as absolutely disastrous... the sector was stunned... That

114 Scottish Government (2025), [Special topic summary - Housing and Tenure 2025](#), Edinburgh: Scottish Government.

115 Scottish Government (2026) [Scottish Welfare Fund: statutory guidance](#). Edinburgh: Scottish Government.

116 Watts, B., McMordie, L., Bramley, G., Sims, R., Young, G. and Rayment, M. (2025) [A Fair Way Forward: An evaluation of an action learning partnership tackling the impacts of UK immigration policy on destitution and homelessness in Scotland](#). Edinburgh: Heriot-Watt University.

117 Ormston, R., Glencross, K., Millar, C., Pagani, S. and Littlewood, M. (2023) [Scottish Welfare Fund review: final report](#). Edinburgh: Scottish Government.

118 [Scottish Fiscal Commission \(2026\)](#)

119 Scottish Government (2021b) [Housing to 2040](#). Edinburgh: Scottish Government.

120 By March 2026, 14 Councils had declared an emergency: Argyll and Bute (12 June 2023); Edinburgh City (2 November 2023); Glasgow City (30 November 2023); Fife (21 March 2024); West Dunbartonshire (1 May 2024); Scottish Borders (30 May 2024); West Lothian (29 May 2024); South Lanarkshire (12 June 2024); Angus (20 June); Dumfries and Galloway (27 June 2024); Aberdeen (5 September 2024); East Renfrewshire (12 September 2024); East Lothian Council (12 November 2024) and Dundee Council (2 March 2026)

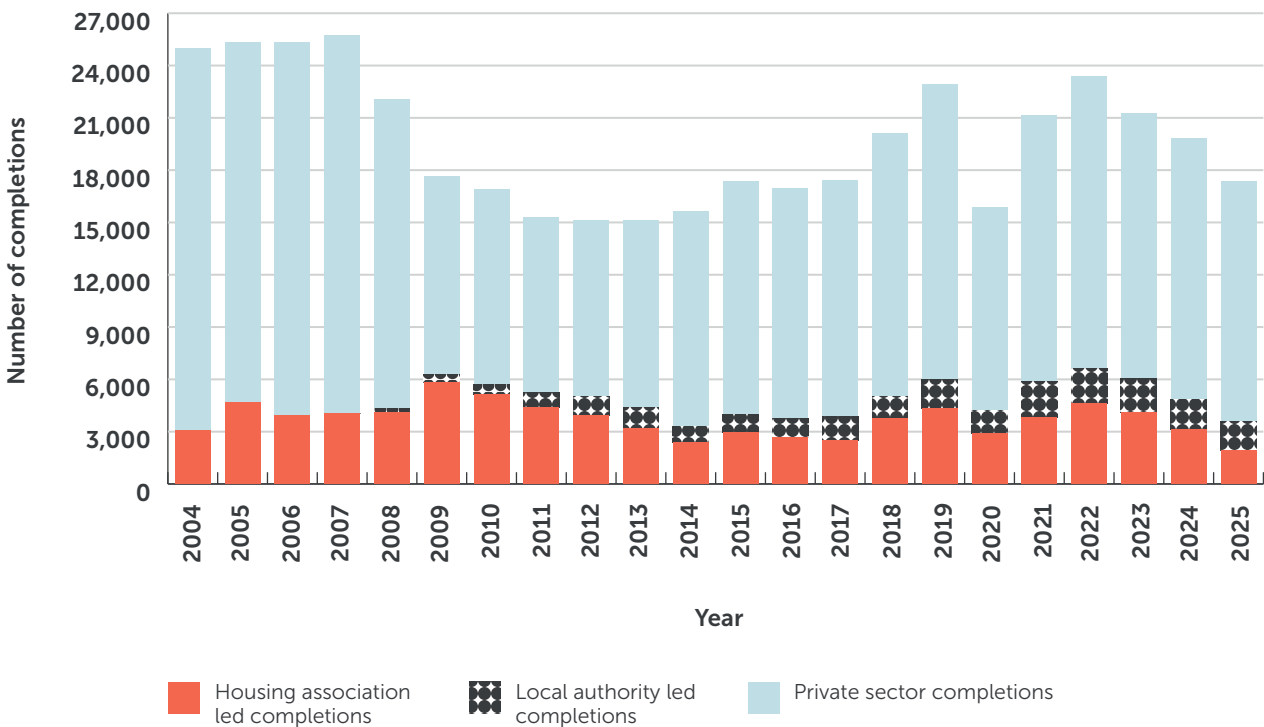
121 MacLennan, D. and Fleming, J. (2025) [Prosperity begins at home: Disruptions to improve Scotland's housing system](#). Edinburgh: The David Hume Institute.

122 James, G., Satsangi, M. and Lawson, V. (2025) [Land supply for housing in rural Scotland](#). Inverness: Scottish Land Commission.

123 Mitchell, K. (2025) ['Housing in Scotland: Is it time for cautious optimism?'](#).

124 Gibb, K., Young, G. and Earley, A. (2024) [Sustainable Housing Policy in Scotland: Re-Boot the Affordable Housing Supply Programme](#). Glasgow: UK Collaborative Centre for Housing Evidence.

Figure 2.10: Housing completions by developer in Scotland, 2004 to 2025



Source: Scottish Government (March 2026) Housing Statistics for Scotland Quarterly Update to December 2025
Notes: There were no homes completed by social landlords in 2025 in Argyll & Bute or Dumfries & Galloway despite both declaring a local housing emergency.

lack of understanding about the importance of continuity... you can't just switch it off and then next year go, we found some extra money, we'll switch it on again... a lot of organisations just said, well we'll stop developing, ... it's stalled. So that was a huge blow.

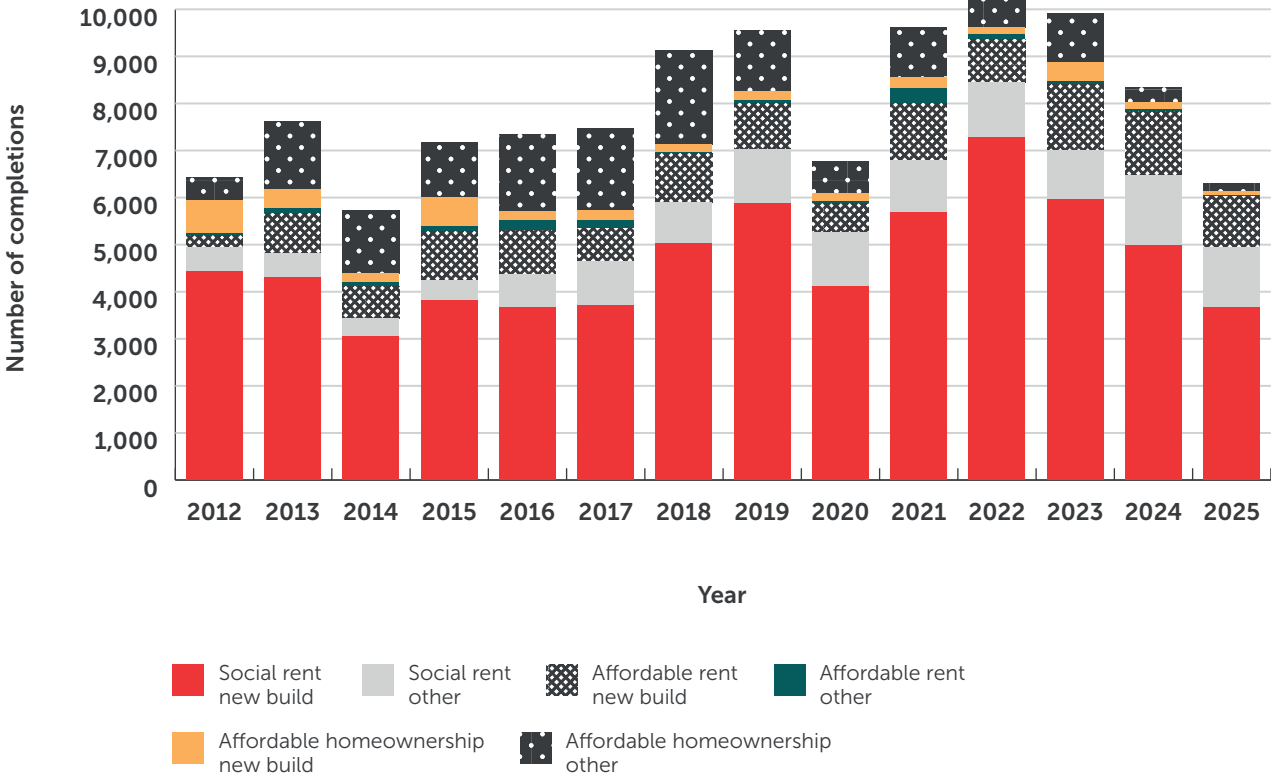
(Key informant, voluntary sector)

when you size down your programme, it takes a number of years to step it back up. That was a real hammer blow to the sector.

(Key informant, voluntary sector)

In the absence of statutory duties to build new homes, social landlords did indeed begin to slow or suspend development programmes and focus on their duties to maintain existing homes

Figure 2.11: Affordable homes delivered through the Affordable Housing Supply Programme in Scotland, 2012 to 2025



Source: Scottish Government (March 2026) Housing Statistics for Scotland Quarterly Update to December 2025
Notes: Over 70% of all completions in 2012-2025 were social rented but there has been a shift to affordable rent, with homeownership now mainly comprised of open market shared equity funded via financial transactions.

to statutory standards.¹²⁵ This culminated in underspends in the shrinking AHSP budget,¹²⁶ further straining the sector's capacity to respond to increasing demand for social housing, including TA, and described as a "scandal" by one key informant (statutory sector).

The Scottish Government responded with a Housing Emergency Action Plan in September 2025,¹²⁷ as the Local

Government, Housing and Planning Committee called for.¹²⁸ Most actions seek to end children living in unsuitable accommodation or address the housing needs of vulnerable communities, including actions to increase acquisitions and tackle empty properties. Nevertheless, the plan made commitments to maximise all-tenure housing investment, unlock brownfield sites and rural land for housing, direct planning authorities to accelerate

125 Scottish Housing Regulator (2024) [The risks we will focus on - November 2024](#). Online: Scottish Housing Regulator.

126 Berry, K. (2025) [Affordable Housing Supply Programme](#). Edinburgh: Scottish Parliament.

127 McAllan, M. (2025) [Tackling Scotland's Housing Emergency Housing Emergency Action Plan](#).

128 Local Government, Housing and Planning Committee (2025) [Housing Inquiry](#). Edinburgh: Scottish Parliament.

Figure 2.12: Affordable Housing Supply Programme budget 2021/22 to 2026/27: cash and real terms (2024/25 prices)



Source: Scottish Government Annual Budget figures plus identifiable in year transfers (2021/22 to 2024/25).
Notes: 1. Real terms calculated using GDP deflator to reflect 2024/26 prices.
2. The AHSP comprises of Capital administered by the More Homes Division, Transfer of Management of Development Funding managed by Glasgow and Edinburgh Councils and Financial Transactions. The latter can only be used to provide loans outside on the public sector, such as Open Market Shared Equity.

housing delivery and look to boost all-tenure completions by at least 10% each year over the next three years.

The AHSP budget for 2026/27 was uprated by 15% to £926 million, including an increase in funds to acquire existing homes (see Figure 2.12). This is the first year of the Scottish Government’s commitment to deliver £4.9 billion housing investment by 2029/30, including £4.1 billion to support delivery of 36,000 affordable homes. This four-year commitment is in stark contrast to planned cuts in total capital spending and

would see housing’s share of the Scottish Government’s total capital spending rise from 13% to 18%. Nonetheless, the 2026/27 budget remains lower than the 2021/22 budget in real terms, casting further doubt that the 2032 targets will be achieved.¹²⁹

Meantime, the backlog of outstanding need has continued to grow since 2020. New estimates indicate that the annual shortfall in social and affordable homes has increased by almost 50% to 15,693.¹³⁰ Assuming delivery at this scale was feasible, a five-year AHSP budget of some

£8.2 billion would be required,¹³¹ with the extra funding directed towards East Central Scotland where half of all need is situated.

To close the gap between ambition and delivery, More Homes Scotland, a new national housing agency will be set up by April 2027 and fully operational by April 2028.¹³² Much of the detail has yet to be worked out, but the new agency will be tasked with accelerating housing delivery through unlocking stalled sites and providing material assistance to large-scale developments. It will also work with the Scottish National Investment Bank to attract more commercial investment and make public investment go further.¹³³ It remains to be seen if the new agency will have the necessary structure, spatial focus, expertise, tools, and freedoms to progress a more systemic, dynamic, and entrepreneurial approach that underpinned many of the Housing Investment Taskforce recommendations,¹³⁴ while simultaneously working towards a more balanced and inclusive housing system.¹³⁵

Key informants were clear that it was “too early to tell” (Key informant, voluntary sector) what impact the agency would have but were “cautiously optimistic... [that] there’s potential” (Key informant, voluntary sector) for the new body to make a difference, rather than replicate the limitations of current teams or past agencies. One area of potential was seen to be having “dedicated analytical capacity” (Key informant, statutory sector)

to review the housing system as a whole, something identified as a gap in capacity at present. Perhaps most important was seen to be whether the agency would be able to shift the dial on land acquisition and assembly:

there is some hope that it could have an influence on things like land acquisition and assembly. Could it help to boost these small sites or unviable sites? Or could it cover money for infrastructure and those kinds of things? Could it have compulsory purchase orders so we can get things moving?

(Key informant, voluntary sector)

Those in the homelessness sector were keen that the agency’s role is explicitly oriented not just to boosting supply, but doing so in a way that directly addresses inequality and targets those in most need:

If the new agency can set out to make sure... one of its core missions is about the reduction of homelessness, then it could have quite a significant impact... we want the agency not to miss the opportunity

129 Findlay, K. (2026) ‘Budget boosts affordable housing investment, but sector warns measures still fall short’, *Scottish Housing News*.
130 Marshall, M., Watkins, C., Keskin, B., Dunning, R. and Ferrari, E. (2025) *Affordable Housing Need in Scotland Post-2026*. Online: UK Collaborative Centre for Housing Evidence.

131 Ibid.
132 Scottish Government (2026) ‘New housing agency to deliver simplicity, scale and speed’. Online: Scottish Government.
133 McAllan, M. (2026b) ‘More Homes Scotland update: Letter to Local Government, Housing and Planning Committee’. Online: Scottish Government.
134 Housing Investment Taskforce (2025) *Housing Investment Taskforce report*. Edinburgh: Scottish Government.
135 The Everyone Home Collective and Coalition of Care and Support Providers in Scotland (CCPS) (2026) *Toward A Fairer National Housing Agency: A Recommended Course of Action from the Everyone Home Collective and the Coalition of Care and Support Providers in Scotland*. Glasgow: Homeless Network Scotland.

to provide... a focus that recognises that unchecked housing systems and markets create housing inequality. It needs... to... recognise its role in ensuring... greater housing equality in Scotland... to consider... things like housing support... housing that has integrated support... [like] Housing First.

(Key informant, voluntary sector)

Private Renting

Rising entry level house prices relative to incomes have seen the homeownership rate decline from 66% in 2007/08 to 63% in 2024/25.¹³⁶ Together with the shrinking availability of social housing over the last three decades, this has led to the growth of the PRS in Scotland. As a result, the sector is now home to households in more diverse circumstances, including lower income households with a net income below £20,000 (21%) and households with dependent children (22%).¹³⁷

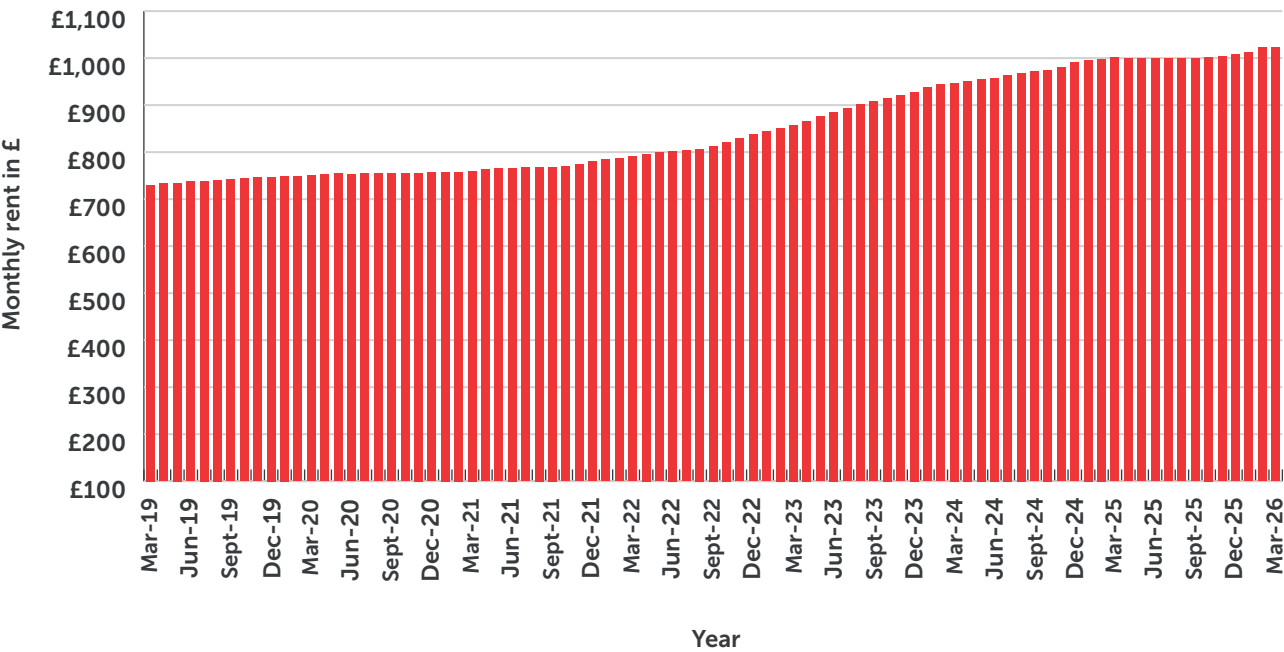
Understanding the impact of the raft of regulatory and taxation changes and wider market forces on the scale, structure, and composition of the PRS across Scotland continues to be hampered by the lack of high quality and regularly updated data. Available evidence indicates, however, that the proportion of households living

in the PRS dropped slightly from 15% in 2016 to 13% in 2024,¹³⁸ and is lower than in the other UK countries.¹³⁹ There has also been some consolidation of ownership, with small landlords owning one or two properties exiting the sector and those with 4 or more properties becoming more prominent.

According to the landlord registration database, the numbers of registered landlords fell by 9,316 between January 2022 and March 2026, with the pace of de-registration having accelerated considerably since January 2025. Over the same period, registered PRS property numbers increased by 11,845 to 351,370. There is no record of how many of these additional properties are mid-market rent (MMR) or purpose-built student accommodation, the prime vehicle for institutional investment in Scotland. The impact of these shifts on the spatial distribution of private renting across Scotland is also unclear.

Scotland’s PRS rents data is mainly comprised of advertised new lets that were exempt from in-tenancy rent controls operating from September 2022 to March 2025. Following seven years of modest growth, the average monthly rent for Scotland increased sharply, rising by £210 to £1,001 in the three years to March 2025, a rise of 27%. However, in the year to March 2026, the average rent increased by only 2.1% to £1,022 (see Figure 2.13). Citylets and Rightmove report a similar downward trend, confirming rental growth has been below inflation (3%) 2025/26.¹⁴⁰

Figure 2.13: Average Scottish private rent, March 2019 to March 2026



Source: Price Index of Private Rents (PIPR) from the Office for National Statistics

This slowdown is likely to have been driven by a drop in demand as a result of some increase in first-time buyers¹⁴¹ and a drop in overseas students¹⁴² rather than an upturn in supply or turnover rates. Irrespective of this slowdown, in 2025, some 29% of tenants said they struggled to pay rent¹⁴³ and 11% of landlords reported they had tenants in rent arrears.¹⁴⁴

The policy focus on the PRS continued with the Housing (Scotland) Act 2025,¹⁴⁵ a key component of the ‘New Deal for Tenants’ strategy. Although this wide-ranging Act was passed after more than eighteen months of parliamentary

debate, many of the provisions will require policy development work and secondary legislation before they can be implemented.

The Act established a statutory duty to prevent homelessness across the public sector (see Chapter 3) and removed the 100% cap on council tax premiums for second homes and long-term empty properties. This will allow councils to set them at levels that they believe will encourage permanent re-occupation of empty and second homes from 2027.

The main focus of the Act, however, is to give tenants greater stability and

136 Scottish Government (2026) [Households in Scotland by Housing Tenure: Scottish Household Survey, 2024](#). Edinburgh: Scottish Government.

137 Scottish Government (2026d) [Households in Scotland by housing tenure: Scottish Household Survey, 2024](#). Edinburgh: Scottish Government.

138 Ibid

139 Office for National Statistics (2025b) [Private rented sector statistics from across the UK: 2025](#). Online: Office for National Statistics.

140 Scottish Government (2026j) [Scottish Housing Market Review Q4 2025](#). Edinburgh: Scottish Government.

141 Ibid

142 Forrest, S. and McCloskey, K. (2025) [‘Big drop in overseas students at Scottish universities’](#), BBC News.

143 McGregor, M. and Smith, A. (2026) [Living in the Private Rented Sector in Sector in 2025 The Voice of the Tenant Survey Scotland \(Wave 2\)](#). Online: Safe Deposits Scotland Charitable Trust.

144 McGregor, M. and Smith, A. (2026a) [Letting in the Private Rented Sector in Sector in 2025 The Voice of the Landlord Survey Scotland \(Wave 2\)](#). Online: Safe Deposits Scotland Charitable Trust.

145 [Housing \(Scotland\) Act 2025](#) (asp 13).

improved rights that will make it easier for them to personalise their home, keep pets, and succeed to a tenancy. It also aims to strengthen private renters' protection against eviction and raise property conditions and standards. It is unclear when many of the provisions will come into force, but from October 2026 social and private landlords will be required to investigate and resolve damp and mould (Awaab's law) other than in extenuating circumstances. Private tenants with a private residential tenancy (PRT) will also be able to apply to the First-Tier Tribunal for Scotland (FTT) for a wrongful termination order payment that could result in a landlord being fined three to thirty-six months' rent. From April 2027, tenants will have thirty instead of twenty-one days to apply to the rent officer if they want to challenge a PRT rent increase, rent officers will no longer be able to raise a PRT rent above the figure a landlord has proposed, and revised procedures for ending joint PRT tenancies will all come into force.

The most contentious part of the Act is the power to allow ministers to designate rent control areas. This will only come into effect after councils have completed an assessment of rent conditions across their area, which they must submit by May 2027. If approved, annual rent increases in a designated area for both existing and new tenancies will be capped at consumer prices index inflation + 1%, up to a maximum of 6%. MMR, build-to-rent property, and purpose built student

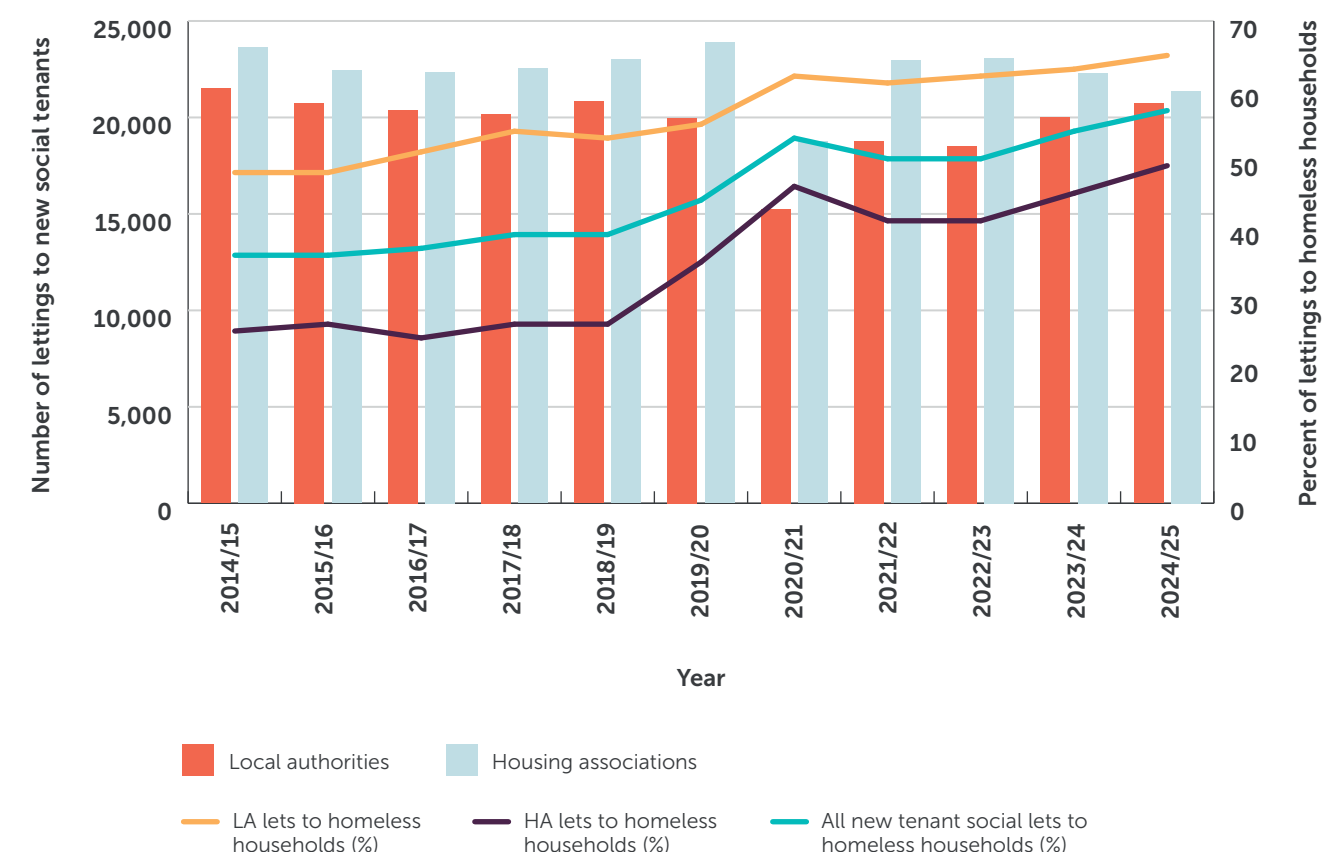
accommodation have been exempted, though all PRT tenants will be able to seek a rent adjudication if they believe a rent increase is unreasonable or unaffordable. The prime concern is that a combination of rent controls, high land and buildings transaction tax payable by landlords (8.6%) relative to owners (0.6%),¹⁴⁶ Awaab's law, and the introduction of minimum energy efficiency standards for PRS properties will see the PRS shrink further.¹⁴⁷

According to FTT statistics,¹⁴⁸ applications are rising, driven mainly by an increase in PRS cases, especially evictions. The latter rose from 1,251 in 2021/22 to 3,203 in 2024/25,¹⁴⁹ which FTT say is well above the numbers received prior to the pandemic. Data on the grounds for eviction is limited but in the case of PRTs, most applications are said to be because the landlord intends to sell the property or rent arrears.

There are reservations about the level of tenant awareness of their rights and the lack of support available for private tenants to challenge landlords through the FTT.¹⁵⁰ This may partly explain the high level of eviction cases withdrawn and the low number of rent adjudication and disrepair applications. The growing backlog of cases carried forward into the following year also raises questions about whether the FTT will have the capacity to respond timeously to a sharp rise in applications as landlords, letting agents, and tenants test how the 2025 Act provisions work in practice.

- 146 Adam, S., Michael, J., Phillips, D. and Wernham, T. (2026) *The Scottish government's record on tax and benefit policy*. London: The Institute for Fiscal Studies.
- 147 Association of Local Authority Chief Housing Officers (ALACHO) (2026) *'Written submission on housing regulations from the Association of Local Authority Chief Housing Officers (ALACHO), 12 February 2026'*. Online: Local Government, Housing and Planning Committee.
- 148 Housing and Property Chamber First-tier Tribunal for Scotland (2024) *Scottish Tribunals Annual Report 2023 – 2024. Edinburgh: Judicial Office for Scotland*. See also reports for 2022/23 and 2023/22.
- 149 Judiciary of Scotland (2025) *Scottish Tribunals Annual Report 2024 – 2025*. Edinburgh: Judicial Office for Scotland.
- 150 Ablett, E. and Barnett, C. (2025) *A Fairer Rental Market: Exercising tenancy rights in Scotland's private rented sector*. Online: Consumer Scotland.

Figure 2.14: Lettings to new social tenants and percent made to homeless households, 2014/15 to 2024/25



Source: UKHR 2026 Table 101 - derived from Scottish Government Housing Statistics for Scotland (lettings) and Scottish Housing Regulator Annual Scottish Social Housing Charter.
Notes: 1. Lettings to new social tenants include waiting list, homeless, National Mobility Scheme but exclude internal transfers and mutual exchanges; 2. Local authority lettings may include some 'general needs' lettings of dwellings owned by other agencies for which a LA has nomination rights.

Social rent

Additions to the stock of social housing and the abolition of right to buy has prevented Scotland from witnessing the steep decline in the annual flow of social lettings seen in England prior to the pandemic. Lettings plummeted in 2020/21 as pandemic-related restrictions took effect but since 2022/23 the annual flow of lettings has largely almost returned to pre-pandemic levels, with almost 54,500 lettings in 2024/25, including transfers and

mutual exchanges. Likewise, discounting 2020/21, the annual flow of lettings to new social tenants has fluctuated between 42,000 and 45,000 over the past decade, with the drop in RSL lettings to new social tenants since 2022/23 mostly offset by a rise in such lettings by LAs (see Figure 2.12).

Figure 2.14 also illustrates that the proportion of all new social tenant lettings allocated to homeless households has continued to rise, increasing from

36% in 2014/15 to 57% in 2024/25.¹⁵¹ While LAs continue to allocate a higher proportion of new social tenant lettings to statutory homeless households (65%) than RSLs (49%), the gap has narrowed, especially since the publication of Ending Homelessness Together Action Plan¹⁵² in 2018 explicitly aimed to increase the proportion of lets to homeless households.

Once additions to the stock are excluded, it is clear that turnover of existing homes has been falling back over the past decade. This is consistent with the wider economic and housing situation, albeit the precise reasons for this trend are unclear. Without a rapid upturn in AHSP output, the annual flow of lettings will inevitably fall sharply.

Meantime, in response to the housing emergency, social landlords, some aided by the Scottish Government's funding, have reduced void turnaround times and the number of homes lying empty.¹⁵³ Some LAs have also boosted their capacity to deal with empty homes in the private sector,¹⁵⁴ while Edinburgh has directed virtually all council housing lettings to homeless households, partly to eradicate the use of unsuitable accommodation – see Chapter 4. Like acquisitions, however, these emergency measures will not resolve underlying systemic failures and

the overall housing shortfalls in pressured areas such as East Central Scotland.

Rent arrears increase the risk of eviction and homelessness and have compounding negative impacts on health and wellbeing.¹⁵⁵ At the end of 2024/25, rent arrears in the social sector equalled 6.2% of total rent due,¹⁵⁶ down from a peak of almost 7% in 2023/24.¹⁵⁷ While arrears remain more acute for LAs (8.6%) than RSLs (4.1%), the downward trend in both sectors suggests that renewed focus on early intervention is paying off. Tenants claiming UC remain at disproportionate risk of rent arrears, though there has been a small increase in the proportion of social tenants making direct UC payment to landlord,¹⁵⁸ which can ease the risk of large rent arrears.¹⁵⁹

Civil Justice Statistics that report on mortgage repossessions and social sector evictions have been on hold since 2022/23. However, Scottish Housing Regulator data indicates that in 2024/25 there were 1,229 evictions in the social rented sector, of which 1,059 were for rent arrears.¹⁶⁰ Evictions have increased since the pandemic restrictions were lifted, but remain well below pre-pandemic levels, mainly because far fewer rent arrears cases now end in eviction.

3. Homelessness policy

Key findings

Scotland's Ending Homelessness Together Action Plan was published in 2018, and updated in 2020.¹⁶¹ While the overarching framing and core principles of prevention and rapid rehousing still receive widespread support and progress in some areas, there is seen to be an increasing gap between the vision articulated and on the ground delivery, progress is not being meaningfully tracked, and there appears to be no immediate intention to update the now six-year old Plan. In the meantime, the Scottish Housing Regulator judge a third of local authorities to be in or at risk of 'systemic failure' in their delivery of homelessness services and almost half of Scottish local authorities have now declared a housing emergency, with a national housing emergency declared in 2024.

The 2025 Housing Emergency Action Plan included increased investment in acquisitions, Housing First, support for domestic abuse victim-survivors, temporary accommodation (TA) pilots and DHPs. It has been broadly welcomed, though it is too early to assess its impacts. Local declarations of 'housing emergency' appear to have made little difference in some areas, but achieved corporate buy in and empowered key officials to act in others.

The Scottish Government continues to pursue efforts to improve the quality of TA, including via plans to make a revised TA standards framework enforceable and ongoing commitment to a Scotland free of dormitory style night shelters. Most LAs, especially those in the Central Belt, view the prospect of meeting the proposed standards as challenging without significant investment. 'Welcome Centres' were established during the pandemic in Edinburgh and Glasgow to address rough sleeping and avoid the need for night shelters. Now embedded in Edinburgh, this model operates on a smaller scale and without LA funding in Glasgow, where Scotland's only night shelter continues to run.

Seven years on from their introduction, significant progress implementing Rapid Rehousing Transition Plans (RRTP) is reported in around a third of LAs. Key enablers have been flexible funding deployed locally in line with a clear strategic vision, but progress has not been effectively monitored and efforts have been hampered by a challenging housing market context. Key stakeholders call for continued multi-year investment to see the transition through. The scale of Housing First provision continues to fall substantially short of demand despite continued Government commitment to the model. Stakeholders are frustrated that the scale of ambition is not being matched by a sustainable approach resourcing.

¹⁵¹ These figures differ from those reported by the Scottish Housing Regulator which are based on all lettings, including transfers and mutual exchanges and are quoted in the COSLA and Scottish Government (2025) [Ending homelessness together: annual report to the Scottish Parliament, December 2025](#). Edinburgh: Scottish Government.

¹⁵² COSLA and Scottish Government (2018) [Ending Homelessness Together: High Level Action Plan](#). Edinburgh: Scottish Government.

¹⁵³ Local Government Housing and Planning Committee (2025) [Housing Inquiry](#). Edinburgh: Scottish Parliament.

¹⁵⁴ Ibid

¹⁵⁵ Smith, P.D., Keene, D.E., Dilday, S., Blankenship, K.M. and Groves, A.K. (2024) 'Eviction from rental housing and its links to health: a scoping review', *Health & place*, 86, p. 103182.

¹⁵⁶ Scottish Housing Regulator (2025) [Charter Data All Social Landlords, 2019/20 to 2025/26](#). Glasgow, SHR.

¹⁵⁷ Ibid

¹⁵⁸ Note that the Scottish Housing Regulator no longer collects data on the number of tenants in rent arrears.

¹⁵⁹ Scottish Government (2021) [Universal Credit Scottish choices: evaluation](#). Edinburgh: Scottish Government.

¹⁶⁰ Scottish Housing Regulator (2025) [Charter Data All Social Landlords, 2019/20 to 2025/26](#). Glasgow, SHR.

¹⁶¹ COSLA and Scottish Government (2018) [Ending Homelessness Together: High Level Action Plan](#). Edinburgh: Scottish Government; COSLA and Scottish Government (2020) [Ending homelessness together: updated action plan - October 2020](#). Edinburgh: Scottish Government.

Most LAs report only being able to prioritise prevention to some extent under current legal and funding arrangements due to limited funding and a focus on meeting statutory TA duties. LAs especially struggle to prevent homelessness for people with complex needs, young people asked to leave the family home, those at risk as a result of (non-violent) relationship breakdown and for newly granted refugees evicted from Home Office accommodation.

The introduction of Ask and Act duties on relevant bodies to help prevent homelessness via the Housing (Scotland) Act 2025 was welcomed as a potentially transformative shift to collective responsibility for homelessness. The key perceived risk is that this could lead to increased referrals to LA homelessness' teams, but no meaningful action on the part of relevant bodies. Effective use of the three-year implementation period to develop clear regulations, guidance, and training is seen to be essential.

3.1 Introduction

This chapter reviews key recent developments in the shape and implementation of homelessness policy in Scotland. The first section (3.2) reviews the existing strategic framework and stakeholder views on its strengths and weaknesses and implementation to date. Section 3.2 provides an overview of the key context for recent policy development and implementation, this being 'systemic failures' in the ability of LAs to meet their statutory homelessness duties and resulting declarations of housing emergencies at local and national levels. The chapter then considers three key focuses of policy in recent years, these being reducing reliance upon and

increasing the quality of temporary and emergency accommodation (section 3.3); embedding rapid rehousing approaches, including the scaling up of Housing First (section 3.4); and prevention (section 3.5). This final section reviews the scale, nature, and efficacy of current prevention efforts for different groups, before outlining important new provisions introduced via the Housing (Scotland) Act 2025 and key stakeholder views on prospects for effective implementation.

3.2 The Ending Homelessness Together Action Plan

Current homelessness policy is laid out in a 2020 Ending Homelessness Together Action Plan, which updates a prior 2018 plan with relevant learning from the early stages of the COVID-19 pandemic. The Plan takes forward the recommendations from the cross-sector Homelessness and Rough Sleeping Action Group originally convened by First Minister Nicola Sturgeon in 2017. In it, the Scottish Government and the Convention of Scottish Local Authorities (COSLA) articulate an ambitious vision to end homelessness in Scotland by ensuring the root causes are addressed, it is prevented where possible, and responses are quick and effective. Actions to pursue the strategy are organised under five themes: embedding a person-centred 'no wrong door' approach; preventing homelessness from happening in the first place; prioritising settled homes for all; responding quickly and effectively whenever homelessness happens; and joining up planning and resources, with progress against these actions reported in annual reports to Scottish Parliament.¹⁶² One notable feature

is that Scotland's homelessness strategy is explicitly inclusive of people with no recourse to public funds (NRPF) who do not benefit from statutory entitlements and are at uniquely high risk of homelessness and destitution as a result. The needs of this particular group are the subject of a parallel Ending Destitution Together strategy initially published in 2021.¹⁶³

Echoing findings from previous editions of the Monitor,¹⁶⁴ key informants remain supportive of the overarching framing of and core principles in the Ending Homelessness Together Action Plan:

the culture and messaging around it were really positive... that message of striving to end homelessness... was welcome... it had focus. It had resource. The government was invested... It was positive.

(Key informant, voluntary sector)

the general cornerstones of things like Rapid Rehousing, Housing First, prevention [are] absolutely spot on.

(Key informant, voluntary sector)

It was recognised, however, that there is an increasing disjuncture between the strategy – and indeed legal framework (see Chapter 1) – on paper and the reality on the ground: “since Ending

Homelessness Together, homelessness has got worse every year” (Key informant, voluntary sector). This gap was seen to reflect under-resourcing and a lack of capacity in homelessness services given the demand pressures and structural challenges at play:

you're actually not resourcing local authorities enough, and the voluntary sector... to be able to deliver the rhetoric, to be able to deliver the legal requirements, and that gap has widened over the last few years... We... legislate and we have a very proactive policy framework... [but] we actually don't give the deliverers the means to deliver that.

(Key informant, statutory sector)

we frankly haven't got the resources to deliver that plan... we... need to adapt... timelines and expectations, because of the demand on resources.

(Key informant, voluntary sector)

More specifically, and despite Scotland's comparatively large social rented sector by international standards, key informants identified a “lack of investment in housing supply intergenerationally” (Key

162 COSLA and Scottish Government (2025) [Ending homelessness together: annual report to the Scottish Parliament, December 2025](#). Edinburgh: Scottish Government.

163 Watts, B., McMordie, L., Bramley, G., Sims, R., Young, G. and Rayment, M. (2025) [A Fair Way Forward: An evaluation of an action learning partnership tackling the impacts of UK immigration policy on destitution and homelessness in Scotland](#). Edinburgh: Heriot-Watt University; In addition, Scottish Government and COSLA have developed a separate Ending Destitution Together strategy addressing destitution-risk among households with NRPF specifically – see section 4.4 and Scottish Government (2021a) [Ending Destitution Together: A Strategy to Improve Support for People with No Recourse to Public Funds Living in Scotland 2021-2024](#). Edinburgh: Scottish Government.

164 Watts, B., Bramley, G., Fitzpatrick, S., Pawson, H. and Young, G. (2021) [The homelessness monitor: Scotland 2021](#). London: Crisis.

informant, statutory sector) (see Chapter 2) as a key factor, alongside a failure to date to prevent homelessness at scale and upstream (see section 3.5): *“Local authorities in general... they’re firefighting just now. They’re not able to invest enough in prevention”* (Key informant, statutory sector). Also relevant for one participant was the impact of these pressures on frontline staff: *“It demoralises front lines.... I’m dealing with... a front line which is very demoralised, very - well, ill, because they’re very anxious and stressed”* (Key informant, statutory sector).

A distinct but related concern about Scotland’s homelessness strategy was how progress against its aims has been monitored. Several voluntary sector participants voiced frustration at the focus of annual update reports on actions rather than outcome measures:

every year we’ll get the Ending Homelessness Together annual report that says we’re making good progress. Not on any metric I see.

(Key informant, voluntary sector)

We ought to be expecting more of a national homelessness strategy than what the current reporting is... it[’s] an activity report not an outcome report.

(Key informant, voluntary sector)

Establishing an effective monitoring framework has been a focus of a short-life Measuring Progress Task and Finish Group established under the Homelessness Prevention and Strategy Group.¹⁶⁵ A framework published in December 2023¹⁶⁶ identified c. 70 indicators spanning five ‘structural outcomes’ focused on the wider structural changes needed to prevent and end homelessness (e.g. poverty levels) and five ‘strategic outcomes’ measuring progress on preventing and ending homelessness, including fewer people becoming homeless, time spent reducing homelessness, and a more equipped and enabled workforce. No further publications populating the framework and tracking progress have yet been published, but a response is expected in 2026.¹⁶⁷

In the absence of outcomes focused monitoring and given the clear disjuncture between homelessness policy and practice on the ground, one key informant captured the tenor of key informant perspectives in concluding that the now six-year-old Action Plan had *“lost it’s ability to... inspire”* and no longer had *“the gravitas... to harness a sector’s ambitions”* (Key informant, voluntary sector).

3.3 Systemic failure and the housing emergency

In February 2023, the Scottish Housing Regulator’s thematic review of homelessness services identified *“an emerging risk of systemic failure in the provision of homelessness services, particularly in securing temporary and*

permanent accommodation”.¹⁶⁸ By December that year, the Regulator’s view was that *“the demands on some councils now exceed their capacity to respond and in others it soon will”* and as such that systemic failure had materialised.¹⁶⁹ The Regulator stressed that while it would work with councils to *“promote improvement where... possible... systemic failure requires a systemic intervention that is beyond our regulatory powers”*.¹⁷⁰ By 2025, three councils (Edinburgh, Glasgow, and Fife) were considered to be impacted by systemic failure and seven more to be at heightened risk.¹⁷¹ At the time of writing, two councils are deemed to be in systemic failure, Fife having moved to being at heightened risk among eight other areas.¹⁷² The Regulator is engaging these areas in structured conversations focused on their delivery of suitable accommodation to homeless households, and undertaking broader discussions with 17 authorities about a wider range of issues pertaining to homelessness applications, assessments and outcomes.¹⁷³

Over a similar timescale, Scotland has seen announcements of ‘housing emergencies’ in almost half of Scottish LAs¹⁷⁴ prompted by a long-run Shelter Scotland campaign,¹⁷⁵ which focuses on the record numbers of households and

children in TA and the millions *“struggling with the condition, security, suitability or cost of their home”*.¹⁷⁶ LA accounts of the drivers and impacts of these housing emergencies vary, but are summarised in the 2025 update on the Ending Homelessness Together Action Plan as follows:

insufficient social and affordable housing supply to meet demand; increases in private rents; high mortgage interest rates; freezes to Housing Benefit; increases in the costs of everyday essentials; and cuts to Scotland’s block grant from the UK Government. The combined effects of these challenges are greater numbers of people presenting as homeless; record numbers of households in temporary accommodation; long waiting

165 Homelessness Prevention and Strategy Group (2026) [Homelessness Prevention and Strategy Group](#).

166 COSLA and Scottish Government (2023) [Ending Homelessness Together Monitor Strategic Outcomes and Indicators 2024](#). Edinburgh: Scottish Government.

167 COSLA and Scottish Government (2025) [Ending homelessness together: annual report to the Scottish Parliament, December 2025](#). Edinburgh: Scottish Government.

168 Scottish Housing Regulator (2023) [Homelessness services in Scotland: A thematic review - February 2023](#). Online: Scottish Housing Regulator.

169 Scottish Housing Regulator (2023) [Update to our February 2023 thematic review of homelessness services in Scotland - December 2023](#). Online: Scottish Housing Regulator.

170 Ibid.

171 Scottish Housing Regulator (2025) [Annual Report and Accounts 2024-2025](#). Online: Scottish Housing Regulator.

172 Scottish Housing Regulator (2026) [Our risk assessment of social landlords: summary outcomes - April 2026](#). Online: Scottish Housing Regulator.

173 Ibid.

174 Argyll and Bute led the way in declaring a housing emergency, in June 2023. This was followed by Scotland’s major cities, Edinburgh and Glasgow in November of that year. There are now fifteen local authorities which have declared, with Dundee Council most recently, on 2 March 2026.

175 Shelter Scotland (2026) [This is a Housing SOS](#).

176 Shelter Scotland (2026) [What is the housing emergency in Scotland?](#); Shelter Scotland (2025) [Scotland’s housing emergency now impacting 2.3 million adults](#). Shelter Scotland warns [Press Release].

lists for social homes; and failures by some councils to meet their statutory duties to homeless households.¹⁷⁷

Our key informants broadly endorsed this account of the drivers of the emergency, but also highlighted the pivotal role of cuts in the 2024/25 AHSP budget (see Chapter 2) in having “*tipped some councils over the edge*” (Key informant, statutory sector). Some statutory sector participants also highlighted the extent of the legal duties placed on Scottish LAs by homelessness law as a relevant explanatory factor where pressures are highest:

changes to legislation have not fully recognised the impacts on the major cities and whilst in principle positive are not having the effect anticipated... they feel like unfunded policy objectives.

(LA, Edinburgh and other pressured markets)

the legal framework... [we’re] certainly not [arguing that] we retrench... [but] it’s creating difficulties which weren’t

properly understood at the time.

(Key informant, statutory sector)

In May 2024, the Scottish Government declared a national Housing Emergency prompted by a debate initiated by Scottish Labour in Holyrood.¹⁷⁸ The final motion, supported by 95 of 129 present Members of the Scottish Parliament, stressed the differential severity of the housing emergency across Scotland and the role of factors outwith the Scottish Government’s powers including: “*a decade of UK Government austerity, soaring inflation and an increasing cost of living, labour shortages linked to Brexit, and a freeze to local housing allowance (LHA) rates*”.¹⁷⁹

An initial statement¹⁸⁰ from the then Minister for Housing received criticism as a ‘business as usual approach’,¹⁸¹ and it was not until September 2025, following the appointment of Mhairi McAllan as Cabinet Secretary for Housing (an elevation of the portfolio), that a Housing Emergency Action Plan¹⁸² was published including “*new, enhanced, and accelerated actions*” to tackle the housing emergency, organised around three themes: 1) ending children living in TA; 2) supporting the housing needs of vulnerable communities; 3) maximising investment in Scotland’s housing sector. Key commitments included doubling

the ‘voids and acquisition’ fund from to £80 million in 2025/26; funding pilot schemes, including private sector leasing, to reduce the use of unsuitable temporary accommodation (UTA); further investment in DHPs to enable households to move into the private rented sector (PRS) from TA (see also Chapter 2), a £1 million national fund to help survivors of domestic abuse to leave an abusive partner; and £4 million investment in Housing First.

Key informants broadly welcomed recognition of a housing emergency and the Scottish Housing Regulator’s interventions on the basis that they brought clarity about the severity and drivers of non-compliance:

This is not a council that’s failing. The Regulator’s narrative is very, very clear on that. This is systemic issues around housing supply and demand.

(Key informant, statutory sector)

[it] was quite a brave move from those local authorities to say we know that we’re not coping. We know that we’re not meeting our statutory duties. To really publicly announce it... was a shift in the way that local authorities could think about it.

(Key informant, voluntary sector)

There were varying views, however, on the strength of statutory responses to these developments at both national and local level. While the Scottish Government’s initial response was generally regarded

as “*underwhelming*” (Key informant, voluntary sector), there was cautious positivity about the shift following Mhairi McAllan’s appointment and publication of the Housing Emergency Action Plan:

what we had hoped for was that if the government declared a national emergency, there would be a reaction to that, which would lead to positive actions. I don’t think it’s had the impact that we would have wanted it to... There has been more of a concerted effort more recently... we welcomed the national HEAP [Housing Emergency Action Plan]... that was a bit of a turning point.”

(Key informant, voluntary sector)

But it was seen as too early to tell whether the actions in train will substantially move the dial, and some scepticism that the scale of resourcing is sufficient to meet the severity of the challenges:

when we can see what outcomes it achieves... that’s the important measure.

(Key informant, voluntary sector)

what it hasn’t done is resulted in a big shift in the allocation of resources... We’re still looking at a significant real terms cut [in the AHSP] over [the longer term] ... It’s nevertheless a big slug of

177 COSLA and Scottish Government (2024) [Ending homelessness together: annual report to the Scottish Parliament, November 2024](#). Edinburgh: Scottish Government; Local Government Housing and Planning Committee (2025) [Housing Inquiry](#). Edinburgh: Scottish Parliament.

178 Scottish Parliament (2024) [‘Minutes of Proceedings Parliamentary Year 4, No. 2, Session 6 Meeting of the Parliament Wednesday 15 May 2024’](#). Edinburgh: Scottish Parliamentary Corporate Body.

179 Ibid.

180 Scottish Parliament (2024) [Meeting of the Parliament Meeting date: Thursday, June 20, 2024. Edinburgh: Scottish Parliament](#).

181 McLennan, P. (2024) [‘Housing coalition expresses disappointment at Scottish Government’s ‘business as usual’ response to housing emergency’](#). Scottish Housing News.

182 McAllan, M. (2025) [Tackling Scotland’s Housing Emergency Housing Emergency Action Plan](#).

money out of the public purse and probably as good as we're going to get.

(Key informant, statutory sector)

It is yet to be seen how the First Minister's decision to drop a dedicated housing role in his new cabinet following the May 2026 election, merging the portfolio into the Social Justice brief, will impact.

At the local level, declarations of housing emergencies appear to have had variable impacts. In one area it was described as having minimal if any impact: *"there's nothing new... There doesn't seem to be any sense of emergency... [or] a dedicated, very clear response"* (Key informant, voluntary sector). In others, it had led to the development of clear and detailed plans, empowered officials, and supported recognition of relevant challenges at senior levels:

Locally it's... been very helpful, because it has helped... focus the work... been easier to get some things done, to be able to say, you... as councillors, declared the housing emergency. So... let[s]... deal with it.

(Key informant, statutory sector)

it's put a spotlight on the need to work cooperatively across departments. So it's not just seen as a housing problem, it's seen as a council emergency...

it's increased corporate working and a knowledge and understanding that this is unusual.

(Key informant, statutory sector)

The remaining sections of this chapter looks in more detail at developments in three specific areas of focus in homelessness policy in Scotland: temporary and emergency accommodation, rapid rehousing and prevention.

3.4 Temporary and emergency accommodation

Raising standards in TA remains a core focus of Scottish homelessness policy, though levels of overall and UTA use have been at record highs in recent years (see Chapter 4). These efforts continued through the publication in 2023 of a Temporary Accommodation Standards Framework. Building on earlier advisory standards and aiming to ensure that *all* TA is of consistently high quality,¹⁸³ the framework covers four areas: **physical standards** covering adequacy, safety and security; **location standards**, focused on access to essential services; **service standards**, covering access to relevant information and appropriate support; and, **management standards**, ensuring households are aware of their rights and responsibilities and can effectively seek redress.

In late 2025, the Scottish Government consulted on making the standards legally enforceable. While the results have not yet been reported,¹⁸⁴ key stakeholders have

welcomed the move to enforceability though stressed the practical difficulties of doing so in a context of acute pressures and called for long implementation phase.¹⁸⁵ Key informants we spoke to tended to agree that TA standards *"should be mandatory"* (Key informant, statutory sector), seeing the move to enforceability as *"a welcome addition to the policy landscape"* (Key informant, statutory sector), but also voiced concerns about implementation. This key informant described the move as *"another change that people are going to have to cope with at a moment when they're really struggling with the day-to-day"* (Key informant, statutory sector). Another raised the question of how enforcement *"would... be played out in Edinburgh and Glasgow"* (Key informant, statutory sector) given current very high use of TA that falls short of these standards.

Two specific issues in relation to the substantive content of the framework were raised. First, several participants were unsure that mechanisms to ensure adequate safeguarding were sufficient, especially where high numbers of single people with support needs are accommodated in proximity and where *"there is a real threat to their security and wellbeing"* (Key informant, statutory sector). Another explained:

it is still very difficult when you've got significant numbers of very often... young-ish single blokes in... one block... there are behaviours in there that are just difficult to

manage, and I'm not certain that we are on top of that... seeing the violence and seeing the drugs is... easy, but seeing the sexual exploitation... bullying.... financial exploitation and the abuse that goes on in these types of situations is very, very difficult, and... women are particularly at risk.

(Key informant, statutory sector)

Second, one key informant raised the issue of exemptions to the framework. When the Unsuitable Accommodation Order was extended to all household types in 2020, exemptions were introduced laying out circumstances in which shared forms of TA – community hosting,¹⁸⁶ rapid access accommodation¹⁸⁷ and shared tenancy accommodation¹⁸⁸ – could be used for non-family households. This key informant (voluntary sector) was concerned that these well-intentioned exemptions intended to provide required flex during the pandemic had now created a *"loophole"* that is incentivising investment in Rapid Access Accommodation in some areas, a move out of step with national homelessness policy.

We asked LA survey respondents how challenging it is to ensure that all TA meets the *current* advisory standards set out in the Code of Guidance (2019). The vast majority (23 of 27) described it as challenging to some extent, though most areas (12) described the challenge as

183 Scottish Government (2023) [Temporary accommodation standards framework](#). Edinburgh: Scottish Government.

184 Scottish Government (2025) [Temporary accommodation standards framework – legal enforcement: consultation](#). Edinburgh: Scottish Government.

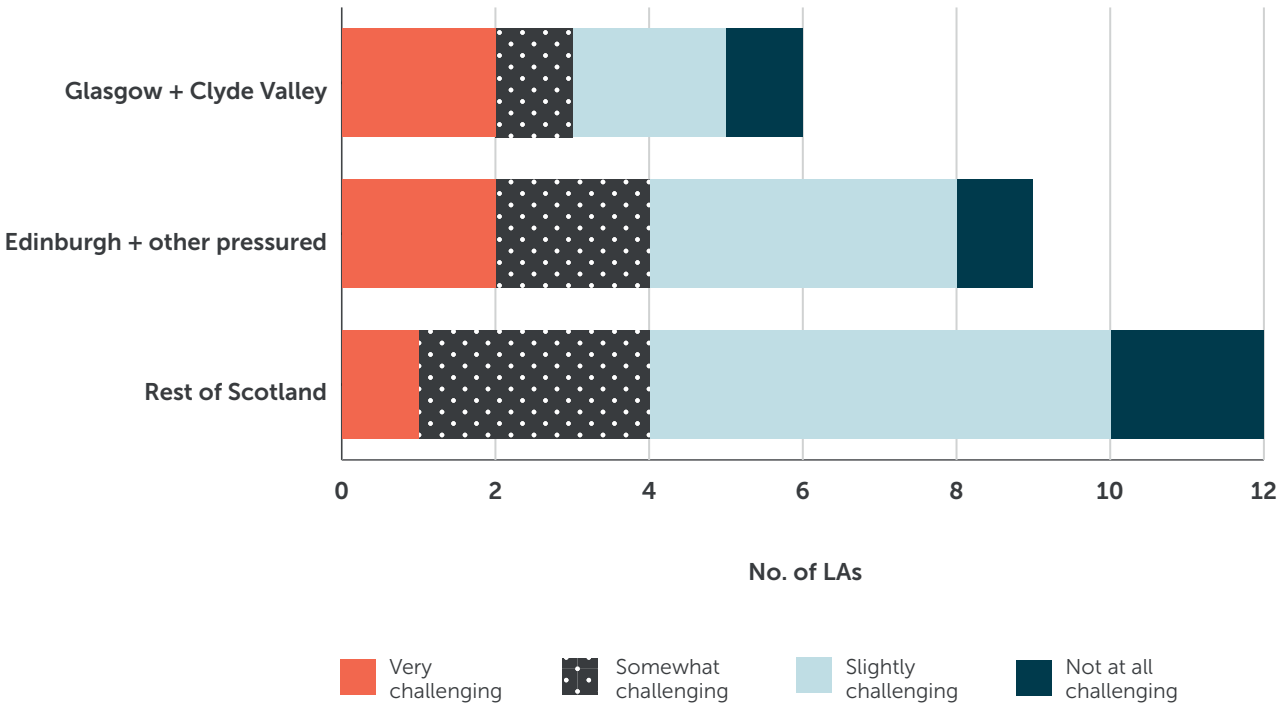
185 Chartered Institute of Housing (2026) [CIH Scotland responds to the temporary accommodation standards framework consultation](#); Shelter Scotland (2026) [Consultation Response: Temporary Accommodation Standards Framework](#). Online: Shelter Scotland.

186 Where an individual, usually with low support needs, is hosted in the spare room of a volunteer household.

187 Rapid Access Accommodation targets people sleeping rough or at risk of doing so.

188 This refers to small scale shared TA, for example a shared flat.

Figure 3.1: How challenging is it to ensure that all TA used in your area meets the advisory TA Standards set out in the Code of Guidance (2019)?



Source: Authors' survey

'slight' and a further six only 'somewhat' challenging. Five areas, concentrated in and around Edinburgh and Glasgow, described it as very challenging underlying the uneven spread of TA and wider housing challenges across Scotland – see Figure 3.1. These areas were clear that significant funding enabling investment in suitable TA would be required to achieve this, and that it would involve moving a high number of social lets into use as TA.

Raising the standards of emergency accommodation targeting people sleeping rough specifically has also been a policy

focus since the COVID-19 pandemic, which prompted immediate closure of dormitory style night shelters, only used at the time in Scotland's major cities, on public health grounds.¹⁸⁹ What followed was concerted cross-sector action to maintain a shelter free Scotland,¹⁹⁰ and the subsequent commitment in the 2020 Action Plan to end the use of shelters.¹⁹¹

During the pandemic, alternative forms of emergency provision were introduced throughout the colder months of the year in Glasgow (the Overnight Welcome Centre) and Edinburgh (the Rapid Re-

Accommodation Welcome Centre), which provided rapid access to single room accommodation and wrap around move-on support. Importantly, this provision was run by faith-based organisations Bethany Christian Trust in Edinburgh and Glasgow City Mission in Edinburgh, former shelter providers.¹⁹² In Edinburgh, the Welcome Centre was based in a large hotel (until winter 2025/26) with accommodation provided on site, whereas in Glasgow the Welcome Centre provided access to dispersed hotel accommodation via the LA or (for those ineligible) in a small number of Welcome Centre funded hotel rooms.¹⁹³

Since then, approaches in each city have developed substantially. For winter 2025/26 the Edinburgh service moved to an alternative council-owned building offering single room accommodation for up to 64 households and in April 2026 it was announced that the service would operate year round until at least March 2027 enabled by funding commitment from the City of Edinburgh Council who has been a partner and funder of the service since its inception.¹⁹⁴ The Glasgow Welcome Centre has not received funding from Glasgow City Council and the model of provision has shifted substantially since 2024, moving to a Housing Settlement Officer model focused on supporting those already in TA to increase capacity in the system over winter 2024/25¹⁹⁵ and a hybrid model over winter 2025/26 that saw the reintroduction of a through the night Welcome Centre.¹⁹⁶ Both models

continue to be supported by funding from the Scottish Government.

The more common view among key informants was that such provision is a necessary safeguard against system failures, at least in the current context:

Edinburgh does... need for that type of facility... I would... be uncomfortable if that type of provision wasn't available... The argument [against it] is... that if it's all working properly, you shouldn't need it... [but] if everything was working right you wouldn't need hospitals. It's a reductive argument.

(Key informant, statutory sector)

[the] welcome centres were always a highly evolved version of what had gone before, a step towards a better system, but we need to hold them safe until that better system has been achieved. We are definitely not at the position [yet].

(Key informant, voluntary sector)

189 Watts-Cobbe, B., Fitzpatrick, S. and McMordie, L. (2025) 'Beyond shelters: Unpacking global lessons from Scotland's journey towards housing justice', *International Journal on Homelessness*, 5(3), pp. 306–331.
190 Everyone Home Collective (2020) *Route-Map 1 Ending the need for night shelter & hotel room provision*. Glasgow: Homeless Network Scotland.
191 COSLA and Scottish Government (2020) *Ending homelessness together: updated action plan - October 2020*. Edinburgh: Scottish Government.

192 Watts-Cobbe, B., Fitzpatrick, S. and McMordie, L. (2025) 'Beyond shelters: Unpacking global lessons from Scotland's journey towards housing justice', *International Journal on Homelessness*, 5(3), pp. 306–331.
193 Glasgow City Mission (2023) *Overnight Welcome Centre 2022/23*. Glasgow: Glasgow City Mission; Bethany Christian Trust (2025) *Rapid Re-accommodation Welcome Centre Annual Report 2024-2025*. Edinburgh: Bethany Christian Trust.
194 The City of Edinburgh Council (2026) *Bethany Christian Trust's Welcome Centre to run year-round*.
195 Glasgow City Mission (2025) *Glasgow City Mission Winter Project Season Report 2024/ 2025*. Glasgow: Glasgow City Mission.
196 Glasgow City Mission (2026) *Glasgow City Mission Winter Project Season Report 2025/ 2026*. Glasgow: Glasgow City Mission.

Others stressed that statutory responses are designed precisely to avoid the need for such provision: “*[the LA] have a duty to take an application and put them up in emergency accommodation... There’s no need for a voluntary sector service, un-commissioned... within that framework*” (Key informant, statutory sector).

In January 2024¹⁹⁷ a relatively new community-led charity opened a night shelter in the centre of Glasgow in response to the city council’s failure to accommodate some homeless households.¹⁹⁸ This move has been controversial, given international evidence on the harms of shelters, the policy commitment to a shelter free Scotland, and that appropriate planning consents were not in place for the shelter.¹⁹⁹ In 2025, the Glasgow Homelessness Involvement and Feedback Team published research detailing negative experiences of shelters in Glasgow²⁰⁰ and local residents have complained about its impacts on the local area.²⁰¹ The shelter has, however, received considerable public support in the face of threats of closure.²⁰² At the time of writing, its future remains uncertain pending the results of a revised planning application.²⁰³

Key informants recognised that the shelter’s establishment was “*well-intentioned*” (Key informant, statutory sector), but advocated for the continued pursuit of alternative responses, including reductions in failures to accommodate and Housing First:

we can do better for people... we would like to support Glasgow to meet its duties to people at risk of rough sleeping.

(Key informant, statutory sector)

the right... response to rough sleeping... is predicated on more people being able to access Housing First, and the transformation of supported housing for a very small number of people that don’t want to manage their own place. If we do that correctly, you remove the need [for]... shared communal shelters or anything like it.

(Key informant, voluntary sector)

They noted however that a regression to such responses can be hard to prevent in a context where statutory services are failing:

when we don’t get things right in practice... it just creates avenues for all sorts of things that aren’t required, including things like unregulated night

shelters... Semi-regular[ly]... we have approaches from people... that are interested in doing interesting things... about rough sleeping, and [are] having to invest quite a lot of time in talking people out of things... but it can be such a hard sell... really tough... when it’s trying to protect a policy that’s only really good in name.

(Key informant, voluntary sector)

Welcome centres and indeed night shelters are often thought to be an especially valuable form of provision for people facing rough sleeping who have NRPF.²⁰⁴ Indeed this group are well represented in recorded users of Edinburgh and Glasgow’s Welcome Centres in recent years,²⁰⁵ though higher demand has more recently been seen from newly granted refugees (see Chapter 4).²⁰⁶ In a survey of people with NRPF accessing crisis services across three Scottish cities, 19% were found to be sleeping rough at point of survey and 61% had slept rough in the last year.²⁰⁷

Scotland has seen the development of ambitious approaches to secure

mainstream housing options for people with NRPF facing homelessness, via the Fair Way Scotland partnership funded by independent grant makers and the Scottish Government and COSLA’s Ending Destitution Together strategy. The partnership provides community-based housing in mainstream social tenancies while also offering modest financial aid, casework support, and legal advice to help progress people’s immigration status. While demand for accommodation outstrips its availability given current funding levels, an independent evaluation published in 2025 has demonstrated the success of the model in reducing rough sleeping risk. The partnership is now seeking to mainstream this approach by extending the reach of public services, including homelessness and social work responses, within the confines permitted by the current devolution settlement (see Chapter 4).²⁰⁸

3.5 Rapid rehousing

Rapid rehousing has been a cornerstone principle of homelessness policy in Scotland since 2018 with the aim that people have access to settled housing as quickly as possible, that necessary temporary placements are short and in self-contained accommodation, and with Housing First the default response

197 At the time of writing, this reflects information on Homeless Project Scotland’s own website. Note however that some news articles report the service operating since November 2023.

198 Homeless Project Scotland (2024) [Homeless Project Scotland Night Shelter](#).

199 Watts-Cobbe, B., Fitzpatrick, S. and McMordie, L. (2025) ‘Beyond shelters: Unpacking global lessons from Scotland’s journey towards housing justice’, *International Journal on Homelessness*, 5(3), pp. 306–331.

200 Glasgow Homelessness Involvement & Feedback Team (2025) [Homeless in Winter: Experiences of using overnight services in Glasgow](#). Glasgow: Homeless Network Scotland.

201 Edwards, G. (2026) ‘Future of vital Glasgow soup kitchen feeding the homeless ‘in limbo’’, *Glasgow Live*.

202 Hunter, C. (2024) ‘More than 40k sign petition to keep Glasgow homeless shelter open’, *Glasgow Times*.

203 Edwards, G. (2026) ‘Future of vital Glasgow soup kitchen feeding the homeless ‘in limbo’’, *Glasgow Live*.

204 Watts-Cobbe, B., Bramley, G., Pawson, H., Young, G., Sims, R., McMordie, L. and Fitzpatrick, S. (2025) [The homelessness monitor: England 2025](#). London: Crisis.

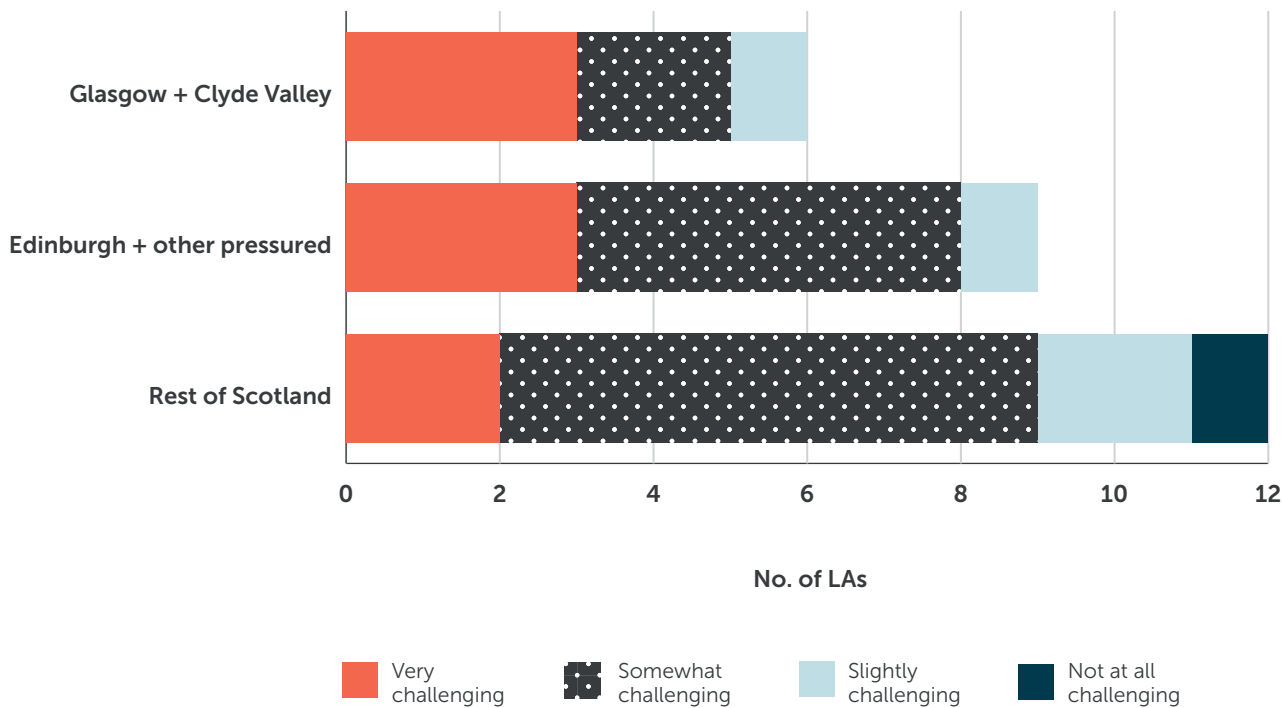
205 People with NRPF made up 14% of guests using City Mission’s Overnight Welcome centre during winter 2025/26 and 11% of those access Bethany Christian Trusts Welcome Centre in Edinburgh over winter 2024/25. See Bethany Christian Trust (2025) [Rapid Re-accommodation Welcome Centre Annual Report 2024-2025](#). Edinburgh: Bethany Christian Trust; Glasgow City Mission (2026) [Glasgow City Mission Winter Project Season Report 2025/ 2026](#). Glasgow: Glasgow City Mission.

206 Ibid.

207 Watts, B., McMordie, L., Bramley, G., Sims, R., Young, G. and Rayment, M. (2025) [A Fair Way Forward: An evaluation of an action learning partnership tackling the impacts of UK immigration policy on destitution and homelessness in Scotland](#). Edinburgh: Heriot-Watt University.

208 Ang, J. (2025) [Ending Destitution in Scotland – A Road Map for Policymakers](#). Glasgow: Homeless Network Scotland; Watts, B., McMordie, L., Bramley, G., Sims, R., Young, G. and Rayment, M. (2025) [A Fair Way Forward: An evaluation of an action learning partnership tackling the impacts of UK immigration policy on destitution and homelessness in Scotland](#). Edinburgh: Heriot-Watt University; COSLA (2026) [COSLA Survey of Local Authority NRPF Support](#).

Figure 3.2: To what extent have the aims of your local authority’s Rapid Rehousing Transition Plan (RRTP) been achieved?



Source: Authors’ survey

for people with complex needs.²⁰⁹ LAs were required to develop five-year RRTPs in collaboration with relevant partners, setting out the baseline position and a plan to achieving this vision. Funding to support RRTPs has now extended beyond this initial five-year period, and will amount to a total of £84.5 million by March 2027.²¹⁰ This includes a £1 million Housing First uplift in 2025/26 and extending £8 million of RRTP funding into 2026/27.²¹¹ Funding commitments beyond 2026/27 are unclear.

Nearly a third (8 of 26) of LA survey respondents reported that their authority had achieved the aims of their RRTP ‘to a significant extent’ and over half (14 of 26) that they had been achieved to some extent – see Figure 3.2. In a small number of areas, RRTPs had clearly been transformative, with one for example describing the principles of rapid rehousing as “fully embedded as part of our day-to-day operations” (LA, Edinburgh and other pressured markets) and having enabled a minimisation of B&B use and early allocations of permanent lets. In

others, the agenda was seen to have given local policy and practice development “a strong strategic foundation” (LA, Rest of Scotland), or have supported “excellent projects... [that] have significantly improved the service to homeless people” (LA, Edinburgh and other pressured markets).

A key enabler of progress had been the Scottish Government funding, which had supported investment in “dedicated staff time” (LA, Edinburgh and other pressured markets) used to develop prevention work and partnerships:

RRTP monies allowed [us] to fund staff with a focus on homelessness prevention... [and] key senior worker posts in resettlement [that] allowed [us] to increase the number of settled lets allocated to homeless households... [This] meant that [we] were able to reduce the length of time households were spending in temporary accommodation bringing this below the national average.

(LA, Glasgow and rest of the Clyde Valley)

RRTP funding... enabled the development of key initiatives. These approaches supported earlier intervention, tenancy sustainment and more person-centred responses and there

was... progress in bringing partners together around a shared vision.

(LA, Edinburgh and other pressured markets)

Other enablers of progress included “strong partnerships” (LA, Rest of Scotland) with relevant wider bodies and senior-level commitment to the principles of a housing-led approach.

Four areas were of the view that the aims of the RRTP had been achieved to little or no extent. A key factor here has been high demand for a limited supply of affordable and appropriate settled housing:

Shortage of 1-bed properties, Increasing demand, national supply pressures, with social housing availability falling and temporary accommodation rising. These combined factors significantly... hamper RRTP outcomes.

(LA, Rest of Scotland)

Limited availability of social housing and restricted access to the private rented sector have reduced move-on options and limited the ability to deliver rapid rehousing at scale.

(LA, Edinburgh and other pressured markets)

209 COSLA and Scottish Government (2018) [Ending Homelessness Together: High Level Action Plan](#). Edinburgh: Scottish Government; Evans, A. and Littlewood, M. (2018) [Scotland’s transition to rapid rehousing](#). Glasgow: Social Bite and Glasgow Homeless Network.

210 COSLA and Scottish Government (2025) [Ending homelessness together: annual report to the Scottish Parliament, December 2025](#). Edinburgh: Scottish Government.

211 McAllan, M. (2025) [Tackling Scotland’s Housing Emergency Housing Emergency Action Plan](#).

These pressures had been driven or significantly exacerbated in LAs' views by the COVID-19 pandemic, cost of living crisis, geopolitical events, and UK immigration policy:

COVID, war in Ukraine, cost of living have all meant that there has been an increase in the number of homeless applications and... applicants requiring temporary accommodation.

(LA, Rest of Scotland)

the pandemic, war in Ukraine and cost of living crisis have all impacted on this progress which has been further affected in recent years by the streamlined asylum decision making process by the UK Government which has led to significant increases in demand from households granted leave to remain.

(LA, Glasgow and rest of the Clyde Valley)

In this context, the resources made available to implement RRTPs were viewed as falling far short of what would have been required, especially in highly pressured housing market areas:

to truly achieve Rapid Rehousing in the way the SG [Scottish Government] stated their ambition it's an inescapable fact that you need

significantly more social and affordable homes, the money provided for RRTP initiatives has been gratefully received and put to great use but it's a drop in the ocean of what is required to achieve this policy ambition.

(LA, Edinburgh and other pressured markets)

Key informants stressed that the implementation context for RRTPs had been exceptionally challenging: *"some areas have stalled with rapid rehousing, because they've been... focusing on other things, firefighting"* (Key informant, statutory sector). Several participants also highlighted, that in their view RRTPs had *"directly led to local authorities reducing their temporary accommodation"* (Key informant, voluntary sector), something that had hindered their ability to weather the storms of the pandemic and cost of living crisis: *"they overcorrected and demand has swamped them"* (Key informant, statutory sector).

Overall though, key informants were in general highly supportive of the rapid rehousing agenda, and eager to articulate the significant - if not yet transformative - impact it has had in many areas. Important here had been the flexibility given LAs to respond to local issues in a tailored way, but backed by a clear strategic vision, which has led to *"creative"* approaches (Key informant, statutory sector), and been *"a catalyst for prevention and partnership working"* (Key informant, voluntary sector):

it gave local authorities a lot of flexibility... to think about how to do things a bit differently... It gave them a little more bandwidth to try things... that was the real success of them.

(Key informant, voluntary sector)

RRTP funding was enormously helpful and focused... [it was used for] creating new posts... [and to give] extra capacity to do things differently... and a lot of that stuff stuck.

(Key informant, statutory sector)

A frustration, however, was that the approaches taken and impacts achieved locally had not been well captured or evidenced, a point also clearly made in a 2023 Chartered Institute of Housing (Scotland) and Fife Council report:²¹² *"it could have been measured better and monitored better to see what progress was being made"* (Key informant, voluntary sector). Developing a new RRTP *"check up process"* is a current focus of the RRTP sub-group to the Homelessness Prevention and Strategy Group, and being considered alongside the question of how the rapid rehousing agenda is integrated with the implementation of new prevention duties introduced via the Housing (Scotland) Act 2025.²¹³

Many key informants were exceptionally eager to stress that the rapid rehousing transition remains absolutely essential as a policy agenda, and thus requires renewed and updated focus, more muscular monitoring, and financial support through multi-year settlements:

[LAs are] worried that the government has decided to move on from Rapid Rehousing Transition Plans... whereas what we would like to see is a continuation of that... it just needs longer to embed if it's going to have that real transformational change.

(Key informant, voluntary sector)

Rapid Rehousing, the policy, the system change, is... absolutely still the right thing, and... [we're] still... at the beginning.

(Key informant, voluntary sector)

Core to the rapid rehousing vision was establishing Housing First as the default response for people with complex needs.²¹⁴ Housing First is an exceptionally well evidenced intervention that provides swift access to mainstream housing with wrap around support. It was scaled up and mainstreamed in Scotland, supported by: a Pathfinder initiative jointly funded by the Scottish Government and Social Bite

212 Chartered Institute of Housing and Fife Council (2023) [Rapid Rehousing Transition Plans: Developing a monitoring framework for local authorities](#). Online: Chartered Institute for Housing; Scottish Government published an annual RRTP progress report in 2020/21 but to our knowledge no similar report has subsequently been issued: Scottish Government (2022) [Rapid Rehousing Transition Plans Annual Report: 2020-21](#). Edinburgh: Scottish Government.

213 Scottish Government (2026) [Rapid Rehousing Transition Plans sub-group](#).

214 COSLA and Scottish Government (2020) [Ending homelessness together: updated action plan - October 2020](#). Edinburgh: Scottish Government.

which ran from 2019 to 2022;²¹⁵ R RTP funding; and the 2021 National Framework ‘Branching Out’.²¹⁶

The Scottish Government now estimate that 2,336 Housing First tenancies have started across Scotland to date. Wait times from referral to accessing a permanent tenancy are high (two hundred nine days) compared to the rapid access intended, but have reduced in the recent period and in the Scottish context those waiting are almost certainly in TA rather than sleeping rough. The twelve-month sustainment rate is stable at 83%.²¹⁷ Homeless Network Scotland’s 2024/25 Annual Check-Up surveyed 124 tenants, with 89% saying their Housing First support was working well. Asked to suggest improvements, respondents highlighted issues around the location, size and quality of their homes.²¹⁸ The Check-Up also compares Housing First demand estimates²¹⁹ with current levels of provision, concluding that Scotland is still meeting only around 9% of that demand, with challenges accessing suitable settled homes offered as a central explanation.²²⁰

Almost half of LA survey respondents (12 of 27) report that there is sufficient Housing First provision in their area to meet demand, with the same proportion reporting that provision falls short of need. These results could be interpreted as more positive than the Homeless Network Scotland comparison of

estimated demand and current provision. This could be explained in a number of ways, including that provision tends to meet demand in areas where overall demand is low, that LA respondents tend to underestimate or not have sight of true levels of demand, or that the estimates used by Homeless Network Scotland overstate actual demand. Regardless, it is clear that current levels of provision offer “a fraction of what we actually need” (Key informant, voluntary sector). This is seen to be putting the fidelity of the model under pressure in some areas,²²¹ particularly in relation to the intensity of support provided:

there’s a constant challenge between commissioners and providers in terms of protecting small caseloads.

(Key informant, voluntary sector)

there are some... areas where it’s been... merged housing support, Housing First, because for commissioning, I guess that’s streamlining... efficiencies.... but it’s perhaps a commissioning cycle away from being at real risk.

(Key informant, voluntary sector)

Another challenge is securing the requisite buy in and contributions, both in terms of funding and support, from wider public services:

Housing First is completely funded by Housing... No partnership funding or resourcing available.

(LA, Rest of Scotland)

Lack of buy in from HSCP [Health and Social Care Partnership] partners – it’s seen as a housing problem and no funding available for service provision.

(LA, Edinburgh and other pressured markets)

other sectors see that if a person has a Housing First worker, then they’re sorted and therefore not much else is going to happen round about that person. Whereas of course what we would urge is that the Housing First worker is a facilitator of the wraparound support, not the provider of it... There’s misunderstandings there.

(Key informant, voluntary sector)

In September 2025, the Scottish Government announced a £3 million capital grant to enable social landlords to acquire suitable properties for Housing First and a £1 million Housing First uplift in R RTP funding for 2025/26. Most LAs (14 of 27) believed these measures would only be ‘slightly’ or ‘somewhat’ effective, while eight expected that they would be

‘not at all effective’. Most positively, several explained in open text responses that the funding had allowed for an expansion in the scale of provision:

The additional R RTP uplift ... should enable expansion... representing meaningful progress but still far short of identified need... The capital grant to social landlords will help... but... its impact locally will likely be modest rather than transformational... The measures support incremental expansion but do not fully bridge the gap between current provision and the evidenced level of need.

(LA, Rest of Scotland)

More common was the view that the measures would fail to make any meaningful difference, given the small scale of additional investment:

the distribution of the funding meant that the allocation was insufficient to achieve much.

(LA, Edinburgh and other pressured markets)

In practice, the impact at a local level has been minimal. The level of funding available... is not sufficient to meaningfully expand Housing First provision or meet demand.

(LA, Edinburgh and other pressured markets)

215 Johnsen, S., Blenkinsopp, J. and Rayment, M. (2022) [Scotland’s Housing First Pathfinder Evaluation: Final Report](#). Edinburgh: Heriot-Watt University.

216 The Framework is regularly updated and the latest edition was published in 2025. Homeless Network Scotland (2025) [Branching Out 2021-2031 The National Framework for Housing First in Scotland](#). Glasgow: Homeless Network Scotland.

217 Scottish Government (2026) [Housing First: monitoring reports](#). Edinburgh: Scottish Government.

218 Housing First Scotland (2025) [Housing First Scotland Annual Check-up 2024-2025](#). Online: Homeless Network Scotland.

219 The estimates conducted in 2020 by Heriot-Watt University suggest that Scotland needs around 3,560 new Housing First tenancies each year over a 10-year period to meet projected demand.

220 Housing First Scotland (2025) [Housing First Scotland Annual Check-up 2024-2025](#). Online: Homeless Network Scotland.

221 Ibid.

Indeed, there was some frustration from LAs that these measures failed to address the systemic factors that inhibit scaling Housing First, including a lack of suitable housing, insufficient dedicated funding, lack of contributions from non-housing services, availability of sufficient support, and workforce requirements:

Without significant long-term funding from the Scottish Government it will not be possible to progress with any upscaling of the project.

(LA, Edinburgh and other pressured markets)

progress is limited by the shortage of suitable permanent housing, high demand for temporary accommodation, and the complex needs of many individuals requiring intensive, long-term support. Ongoing resource and staffing pressures also affect the ability to scale up Housing First.

(LA, Rest of Scotland)

Key informants welcomed the commitments as a signal that *"Housing First has successfully embedded as a policy objective"* (Key informant, voluntary sector), also noting the significance of provisions in the Housing (Scotland) Act 2025 that require Ministers to report to Parliament annually on the scale of Housing First, action being taken to widen access, and how the principles of Housing

First are being implemented. But key stakeholders also stressed that scaling up would require a different approach to resourcing. This participant proposed a national funding programme, access to which is contingent on pooled local budgets:

for this to be a national mission, it will need long-term national government funding alongside local funding... pooled resources from housing, health and social care in the way that it was envisaged... that's the way forward. That's not going to happen on its own... national government strategic investment, with the expectation that local budgets operate in that joined-up way, that could be the lever to make that happen.

(Key informant, voluntary sector)

Efforts have also been underway to develop a vision for the role of shared and supported housing in Scotland's transition to rapid rehousing. Building on 2021 'Shared Spaces' research,²²² in 2024 a short-life Task and Finish Group established under the Homelessness Prevention and Strategy Group published its final report, outlining a residual role for supported and shared accommodation for the *"small number of people who are homeless, or at risk of homelessness, and who don't want and/or can't sustain a mainstream tenancy, including with*

Housing First support".²²³ They propose that residents should have security of tenure in self-contained homes in the community, with access to support on-site or nearby, and routes to relevant wider support services. The accommodation and funding model should not preclude participation in employment or learning opportunities.²²⁴ The report lays out the steps needed to pursue this *"transformative"* change, including enabling existing providers to remodel existing provision. The Scottish Government are currently considering the recommendations and aim to respond in 2026.²²⁵

3.6 Prevention

Strengthening homelessness prevention is a major focus in current Scottish policy and law. This section gauges current practice, before considering the anticipated impacts of legal reforms introduced via the Housing (Scotland) Act 2025.

Scottish Government Housing Options (Prevent 1) statistics provide information about the scale and nature of prevention work undertaken by LAs at present, but given the non-statutory nature of such assistance, there are concerns about data quality, with these statistics categorised as 'in development' as a result. Data from 2024-25 shows that 48,500 households approached their LA for such assistance that year, with the vast majority receiving general housing advice or information about their rights under homelessness legislation. The outcome in most cases (44%) was the household making a

homeless application and in only around a third of cases (34%) did the household remain in their current accommodation.²²⁶

Only four respondents to our LA survey described prioritising prevention as possible 'to a significant extent' under current legal and funding arrangements. Most (18 of 26) viewed prioritisation as possible to some degree, with a further four areas seeing little or no opportunities to do so. Areas that were more positive identified the prioritisation of funding prevention work in local budget setting processes and strong relationships with relevant partner agencies as key enablers:

The Council has been proactive over the last few years in recognising the need to invest in prevention.... additional funding has been made available to develop and expand these services.

(LA, Edinburgh and other pressured markets)

The key barriers identified were: limited staff capacity and resource linked to a lack of dedicated funding for prevention work and uncertainty regarding key funding streams (e.g. RRTP funding); a focus on meeting statutory *"reactive"* duties (LA, Edinburgh and other pressured markets) including TA provision in particular; a lack of affordable and appropriate settled housing options; and limited partnership arrangements:

222 Indigo House (2021) [Shared Spaces Final Research Report](#). Online: Homeless Network Scotland.

223 Scottish Government (2024) [Supported Housing Task and Finish Group Final Report and Recommendations](#). Edinburgh: Scottish Government.

224 Ibid.

225 COSLA and Scottish Government (2025) [Ending homelessness together: annual report to the Scottish Parliament, December 2025](#). Edinburgh: Scottish Government.

226 See <https://www.gov.scot/publications/housing-options-prevent1-statistics-in-scotland-2024-25/pages/introduction/>

Due to staffing resource, increasing case numbers and established practice, it has been challenging to implement any new, staff and resource intensive schemes around prevention.

(LA, Rest of Scotland)

Significant and sustained financial pressures particularly associated with the... use of hotel accommodation have required resources to be prioritised towards meeting immediate statutory duties. This has constrained the ability to invest in... prevention services... Previous funding through RRTP provided some capacity... however, this was time limited and... funding has reduced, [so] many of these approaches have not been sustained.

(LA, Edinburgh and other pressured markets)

There are dramatic differences in LAs ability to prevent homelessness for particular groups -see Figure 3.3. LAs find it especially difficult in cases involving people with complex needs, which tended to be attributed to difficulties securing cross-service responses:

Very often, the outcome in relation to a housing destination for the most vulnerable are largely

dependent on a multi-agency approach which can be challenging.

(LA, Edinburgh and other pressured markets)

There appear to be somewhat better prospects for prevention in the case of families, which appears to reflect comparatively better availability of family-sized social rented homes:

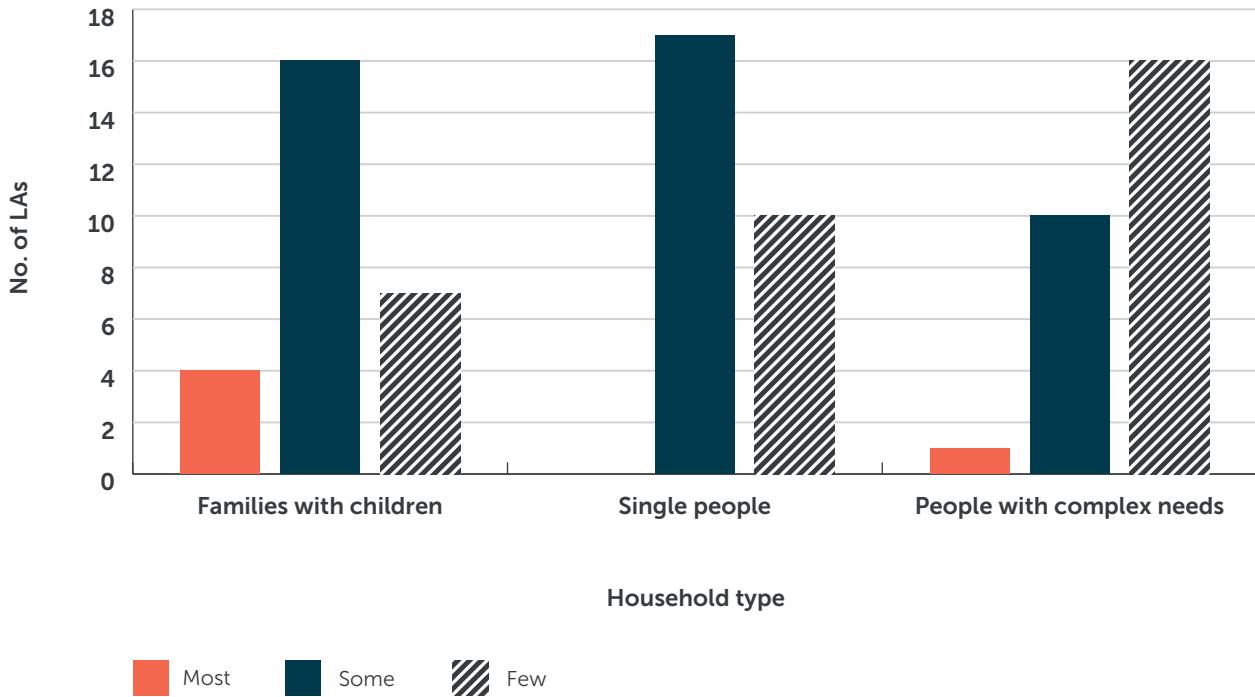
Given there is more availability of two and three bedroom properties compared to one bedroom properties, it is sometimes possible to secure alternative housing for families compared to single people.

(LA, Rest of Scotland)

There are also marked variations in the perceived prospects of successful prevention depending on the reasons for homelessness – see Figure 3.4. Homelessness appears to be most preventable for young people leaving care and social tenants facing eviction, with two thirds (18 of 27) and almost half (12 of 27) of LAs respectively reporting being able to prevent homelessness in most or all of such cases. Positive responses often seemed to reflect a specific service existing to address the needs of these groups or established joint working protocols being in place with relevant partners.

Cases involving hospital discharge, domestic abuse, people leaving prison and private tenants facing eviction were considered moderately preventable. A handful of LAs reported being able to prevent homelessness in most of these cases, and around half of LAs reported being able to prevent it some of the

Figure 3.3: In broadly what proportion of cases is your local authority able to prevent homelessness, when the following household types present as at risk?



Source: Authors' survey

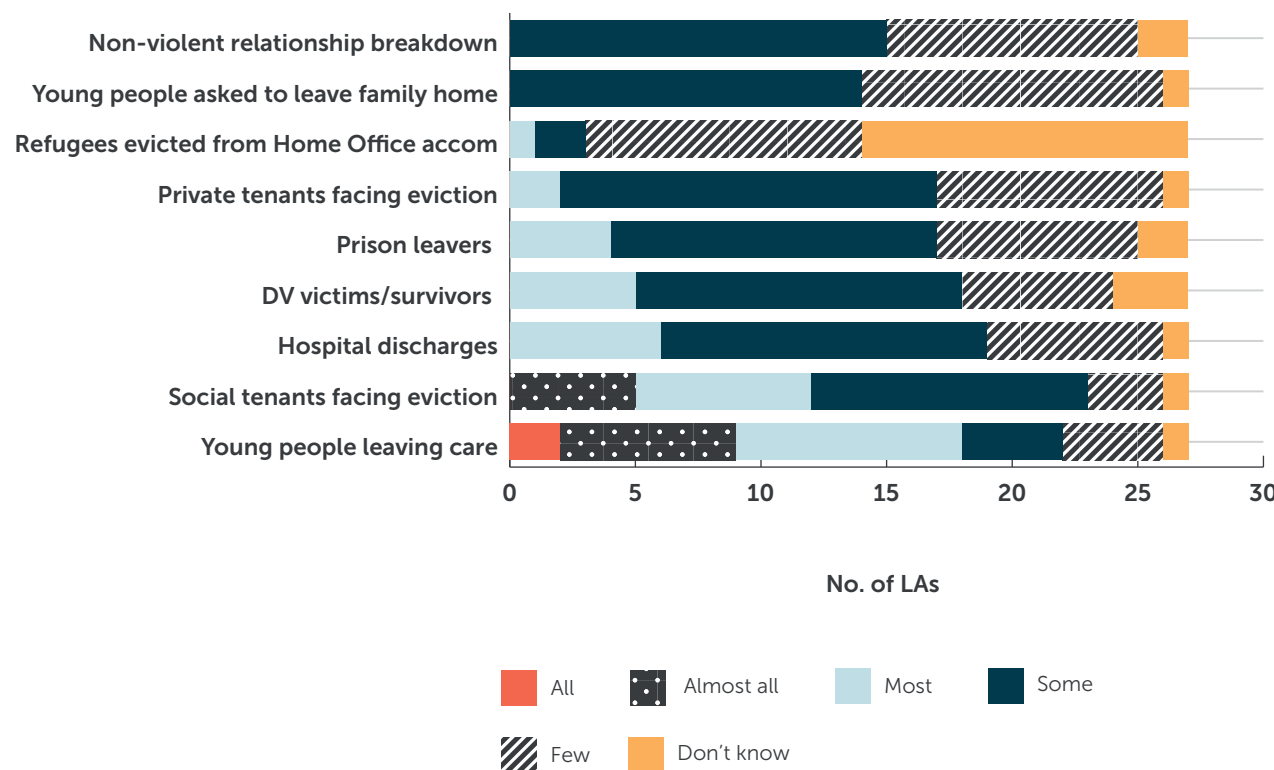
time. In the case of private tenants only two LAs reported being able to prevent homelessness in most cases. One LA was of the view that there is often “very little that can be done” (LA, Rest of Scotland) e.g. where a landlord is selling the property. Several key informants were more optimistic, noting the difference that can be made by financial support to tenants and negotiation with the landlord. One noted that current provisions allowing the First-Tier Tribunal for Scotland (FTT) to suspend a decree if they determine an eviction is not “reasonable” on account of the tenant and landlord’s experiences are underutilised, explaining that tenants are rarely supported to arrive “properly equipped to make the case

that it is not reasonable to evict” (Key informant, statutory sector).

By far the most challenging prevention cases involve refugees facing eviction from Home Office accommodation. Almost all of the LAs offering a substantive response here (11 of 15) described being able to prevent homelessness in only a few such cases.²²⁷ This is especially concerning given the rapid growth in presentations seen from this group in the recent period – see Chapter 4. Prevention also appears hard to achieve in cases of non-violent relationship breakdown and for young people asked to leave the family home – both major drivers of homeless (see Chapter 4).

²²⁷ The high number of ‘don’t know’ responses here likely reflects the small number of asylum seekers dispersed to some parts of Scotland.

Figure 3.4: In broadly what proportion of cases is your local authority able to prevent homelessness when households are at risk for the following reasons?



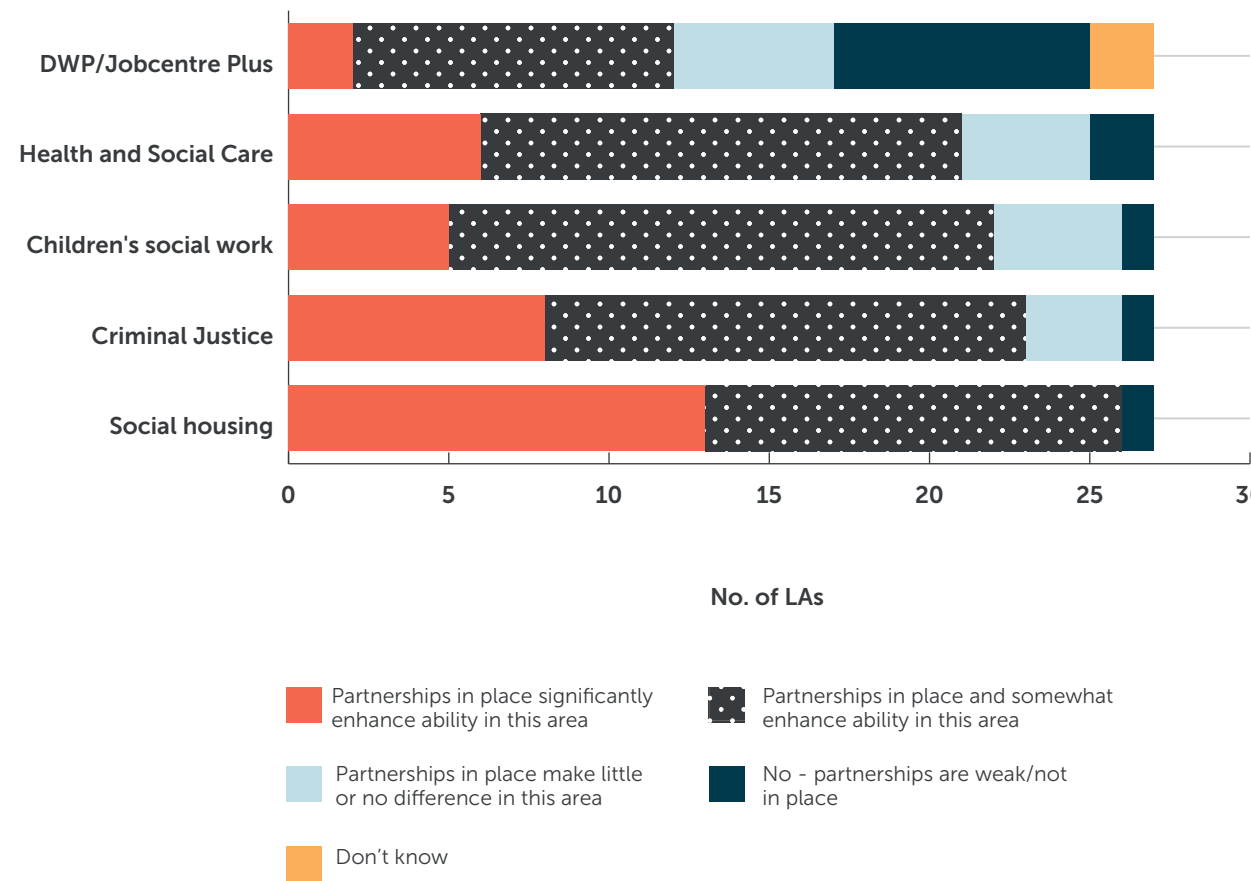
Source: Authors' survey

The most effective approaches and tools used to prevent homelessness according to LAs include: the presence of dedicated teams, staff, services or policies focused on prevention overall or supporting particular at-risk groups, including care leavers, prison leavers, young people in school, private tenants and victims of domestic abuse; financial advice and assistance of varying types including welfare rights/income maximisation advice and cash funds to address rent arrears and financial hardship or incentivise landlords; well-functioning joint protocols and similar partnership working arrangements with relevant local agencies such as prisons, hospitals, and social services departments:

We have an embedded role within [the prison], a strong commissioned service across adults, young people and single adults with multiple complex needs (housing first). We have a private sector support officer who mediates between landlord and tenants to try and prevent homelessness.

(LA, Edinburgh and other pressured markets)

Figure 3.5: Are effective partnerships in place with relevant actors in the following fields that enhance your ability to effectively prevent and/or alleviate homelessness in your area?



Source: Authors' survey

We are lucky to have a number of ring-fenced budgets to offer financial support to people to prevent homelessness - paying off debt or rent arrears, or funding for deposits or first month's rent. Also incentives for landlords to support them to take on tenants, or resolve issues with existing tenants to allow them to remain.

(LA, Edinburgh and other pressured markets)

Partnership arrangements to assist in responses to and the prevention of homelessness are strongest in the case of social housing providers, with almost all LAs reporting that these enhance their abilities in this area, often significantly so – see Figure 3.5. This likely reflects social housing allocations policy and legal requirements on social landlords to assist in the accommodation of homeless households via section 5 referrals. Partnership arrangements with criminal justice partners are also strong, followed by HSCPs and children's social work, although arrangements are more likely to 'somewhat' rather than significantly enhance responses in these last two

cases. Partnerships with Department for Work and Pensions (DWP)/the Jobcentre, arguably especially important from an upstream prevention perspective, are the weakest.

LAs commented that despite good relationships and an appetite to work differently, day-to-day pressures and established understandings of a service's role could limit joint working and early intervention with at risk households:

Sadly, all partners are experiencing severe pressures... This can mean that the early preventative work needed is not delivered at an early enough stage and leads to crisis and resource intensive activity later and can lead to homelessness.

(LA, Glasgow and rest of the Clyde Valley)

While day-to-day working relationships are generally good, there is little evidence of coordinated prevention activity, shared ownership of outcomes, or joint investment in services. Many partners look to housing as the primary solution for their client groups, rather than contributing to earlier intervention.

(LA, Edinburgh and other pressured markets)

It is exactly these issues that Ask and Act duties imposed on relevant bodies in the Housing (Scotland) Act 2025 aim to address. The overarching objective of the Act is to:

shift the focus away from crisis intervention and towards prevention activity which can eliminate the need for a household to go through the trauma of homelessness in the first place, without diluting the existing rights for people who are assessed as being homeless.²²⁸

We focus here on three key sets of provisions introduced to achieve this objective.

First, the Act introduces an updated definition of domestic abuse in a housing context consistent with the Domestic Abuse (Protection) (Scotland) Act 2021, with abuse including violence, harassment, threatening conduct, and any other conduct giving rise, or likely to give rise, to physical or mental injury, fear, alarm or distress. It also introduces pre-action protocols for social landlords to carry out prior to eviction in rent arrears cases where the tenant is a domestic abuse survivor-victim. Moreover, every LA and registered social landlord must publish a domestic abuse policy on how it will exercise its functions in relation to the needs of tenants at risk or with experience of abuse, with a view to preventing homelessness.

An important parallel development is the planned commencement from 1 August 2026 of provisions in the 2021 Act which will allow social landlords to end a perpetrator's tenancy rights when certain conditions are met and transfer the tenancy to the victim-survivor.²²⁹ The 2021 Act also provides for (cross tenure) Domestic Abuse Protection Notices and Orders, intended to give Police Scotland and the courts powers to exclude a suspected perpetrator from the home for a short period, providing immediate protection without requiring the victim-survivor and children to leave,²³⁰ but these provisions have not yet commenced at the time of writing.²³¹

It is hoped that effective implementation of these changes will help prevent victim-survivors from having to leave their own home. Noting the high number of homelessness presentations linked to domestic abuse, this key informant (statutory sector) strongly endorsed a shift to the *"perpetrator moves"* approach embedded in these reforms as a means of *"chang[ing] the culture"* and *"bear[ing] down on abusive behaviour in a much more aggressive way"*, stressing that this also requires a housing response for perpetrators themselves:

you can't then leave the perpetrator wandering around the streets. You have to house them too, because you just create further risks if you leave an aggrieved and violent individual wandering around muttering under their breath

about the woman that put them there.

(Key informant, statutory sector)

Second, the Housing (Scotland) Act 2025 extends the definition of 'threatened with homelessness' to those likely to experience it within six (rather than two) months, increasing the period in which LAs will be expected to support households at risk. Local authorities will be required to take 'reasonable steps' to support households threatened with homelessness – such as income maximisation, debt advice, and family mediation. Key informants recognised that this change could (in tandem with Ask and Act duties) enhance LAs ability to prevent homelessness, with some seeing it as potentially *"game changing"* (Key informant, voluntary sector). But participants strongly emphasised the imperative that this work is adequately resourced, particularly in terms of staff capacity:

six months is maybe a reasonable time to try and do everything you can to prevent a homelessness crisis, as long as it was resourced... if we're not resourced to do it properly, you're actually setting people up to fail...That's the fear that we've got.

(Key informant, statutory sector)

228 Scottish Government (2024) '[Housing \(Scotland\) Bill Policy Memorandum](#)'. Online: Scottish Parliament.

229 Scottish Government (2026) [Supporting domestic abuse victims to stay in their homes](#).

230 Domestic Abuse (Protection) (Scotland) [Act 2021](#) (asp 16).

231 Scottish Government (2025) [Tackling Child Poverty Delivery Plan: progress report 2024-25](#). Edinburgh: Scottish Government; Stewart, K. and Brown, S. (2025) '[Equalities, Human Rights And Civil Justice Committee Update - Non-implementation of legislation \(March 2026\)](#)'. Edinburgh: Scottish Government.

we simply don't have sufficient houses and resourcing, in terms of staff, to be able to proactively prevent homelessness six months ahead of the crisis. That's what we need to build up over the next two years with government help.

(Key informant, statutory sector)

Current pressures mean existing opportunities for prevention are often missed, for example with households who have been served a notice to quit by a landlord *"told to... come back when you've got the decree"* (Key informant, statutory sector). There is clearly perceived to be a risk that this situation may endure if capacity and resources do not shift as required.

Third, and most fundamentally, the Act introduces new duties on relevant bodies to 'Ask' and 'Act' on homelessness. The relevant bodies include Health Boards, Integration Joint Boards, LAs, Police Service Scotland, Registered Social Landlords (RSLs), prisons and young offenders' institutions, Social Security Scotland (SSS), and Special Health Boards. These provisions reflect recommendations from the independent expert Prevention Review Group drawing on the work of the Prevention Commission, a group of frontline workers and people with experience of homelessness. The central role of the commission was described as *"a real coup for Scotland"* by one key informant (statutory sector):²³²

people with lived experience told us that they experience lots of missed opportunities when they needed help, that other public services saw them before their problem became a bigger problem, and could have intervened. Whether that's referring them from money advice, ... helping with rent arrears... sustain tenancies...or getting them the mental health support that they needed... If they'd been helped with those things, they might have held on to their home.

(Key informant, statutory sector)

Relevant bodies will be required to ask people they come into contact with whether they are homeless or threatened with homelessness. If the relevant body is informed or has reason to believe that someone is homeless, they must (with the person's consent) make an application to the LAs homelessness service. If the relevant body is informed or has reason to believe that someone is threatened with homelessness, the relevant body must 'act', that is, take such action as the relevant body considers appropriate, in the exercise of its functions, to remove the threat of homelessness to the person or, where this is not possible, minimise that threat. It must also refer the household to the local authority only if it is satisfied that it is unable to take action in the exercise of its own functions to remove the threat of homelessness, it is appropriate to

make the application taking account of the person's circumstances, and it has the consent of the person to make the application.

The specific reasonable steps and appropriate actions relevant bodies will be expected to undertake will be set out in regulations yet to be developed, with the provisions required to be fully commenced by November 2028. The development of regulations will be informed by 15 pilots running till December 2026 involving partnerships of public and voluntary sector organisations operating across 16 LA areas and funded via a £4 million Test and Learn Prevention Pilot Fund.²³³ Pilots in seven localities focused on tenancy sustainment and early intervention have also been supported by the £1 million Upstream Homelessness Prevention Fund to inform how the Ask and Act duties might be implemented within RSLs.²³⁴ These ran until April 2026, and included funding for individual cash payments of up to £1,300 to help people avoid homelessness.

Many key informants and LA survey respondents resoundingly welcomed the shift in responsibility for homelessness that the Ask and Act duties represent, away from LA housing and homelessness teams 'carrying the can' alone,²³⁵ to wider public and other relevant services being recognised to play a crucial and active role:

The shift towards homelessness prevention being a shared responsibility

across public bodies is strongly welcomed. Moving away from homelessness being viewed solely as a housing issue is a positive and necessary step.

(LA, Edinburgh and other pressured markets)

that change in language and approach to say that homelessness is not just a housing issue, it's a shared responsibility... is very welcome... it's made really positive changes in terms of culture, in terms of raising awareness... messaging to other partners that... [preventing] homelessness is better for everyone... is going to save money for the NHS [National Health Service] or the justice system... going to improve people's educational outcomes.

(Key informant, voluntary sector)

These shifts are seen as a major endeavour in public sector reform: *"a ten-year programme of culture change and mindset change"* (Key informant, voluntary sector) and *"a massive systemic*

232 Reid, B. (2021) [Preventing Homelessness In Scotland](#). London: Crisis.

233 Scottish Government (2025) [Programme for Government 2025 to 2026](#). Edinburgh: Scottish Government; Scottish Government (2025b) [Further investment to prevent homelessness](#); Reid, M. (2025) [Test and Learn Prevention Pilot Fund](#); Advice Direct (2026) [Ask & Act](#).

234 Scottish Government (2025) [Programme for Government 2025 to 2026](#). Edinburgh: Scottish Government; Homeless Network Scotland (2025) [Scottish Government £1m Upstream Homelessness Prevention Fund projects announced](#).

235 Bramley, G., Fitzpatrick, S., Wood, J., Sosenko, F., Blenkinsopp, J., Littlewood, M., Frew, C., Bashar, T., McIntyre, J. and Johnsen, S. (2019) [Hard edges Scotland: new conversations about severe and multiple disadvantage](#). Online: Lankelly Chase.

change" (Key informant, voluntary sector). The major concern regarding the implementation of the duties raised is that it risks being a 'referrals' charter', encouraging relevant bodies to better identify homelessness risk by 'asking', but failing to achieve "*meaningful preventative action*" on their part (LA, Edinburgh and other pressured markets). This was perceived as a huge risk in the context of unprecedented demand pressures and routine non-compliance with existing duties in some areas, despite safeguards in the legislation (see above):

there is a very real possibility it will just be degraded to a duty to refer to the local authority. The impact [of that] will be enormous.

(Key informant, statutory sector)

a lot of local authorities and local authority homelessness services are very concerned that it is a referral into homelessness, which isn't preventing anything... the whole point should be taking action to stop that from happening, and I don't know if it's going to have that intended outcome.

(Key informant, voluntary sector)

If you look at child protection... adult support and protection... the reality is the agency's capacity to strongly intervene is inhibited by the resources they have available

to them... The gut instinct is to go, 'Help... don't want to manage this risk on my own, so I'm going to pass the baton on to the organisation that has a statutory responsibility for that.'

(Key informant, statutory sector)

These views were fuelled by the fact that very little is still known about how relevant bodies will be required to meet the 'Act duties', and some stakeholders questioned the logic of introducing them without such clarity and specificity at the outset, and indeed without having tested their impacts in practice:

[The Act is] mainly enabling, it's... giving powers to Scottish ministers... [it] didn't define what the thing was, and I've never known us to pass legislation and then start piloting it... If that's the right thing to do, let's pilot it and then say this works, let's pass legislation to make it the norm.

(Key informant, voluntary sector)

there is concern about the lack of detail that was within the legislation and the fact that the government got to the point of introducing the legislation without really understanding what that detail would be like.

(Key informant, voluntary sector)

Others stressed that the three-year implementation period would give time and space to develop and pilot how these duties will work in practice and ensure that the 'Act' element happens effectively. Others saw an increase in demand as an inevitable²³⁶ but transitional consequence on the path to a better response:

councils are concerned about increased legislation and the burdens that come with that when they're firefighting... that's why the implementation of the duties is not going to happen until 2028. We need that time... to get it right, and to do it properly and to understand, what does Ask and Act mean for all the different public bodies that are named in the Act.

(Key informant, statutory sector)

When we've got more people asking about housing status, we're going to have more people. That is a short-term impact... once it's embedded... if we navigate through what will be a really difficult and challenging time in terms of... making sure that people understand their duties, understand what to do... Then... in the next five years... we'll begin to really

see changes for people and reduced harm.

(Key informant, voluntary sector)

Indeed, several stressed that legislating first was necessary to ensure the consistent buy-in and engagement of relevant bodies:

public sector bodies like health and social care partnerships or NHS boards wouldn't move unless we legislated for it, and... that has made a difference. We're now getting much more engagement with... police...health and social care, NHS... [They] are all saying, 'We want to be Ask and Act ready before the legislation is implemented.' ... and we are helping them to know what that means and educate, train staff.

(Key informant, statutory sector)

Some LAs appeared less concerned about this risk of increased demand potentially because of the relatively lower level of need in their area (they tended to be more rural authorities) or because key public services and relevant bodies were already engaging to some extent (including because prevention pilots were underway):

[The] NHS... Police Scotland, education services, justice and HSCP partners [are already]

²³⁶ For Government estimates of increases in caseload see: Scottish Government (2024) '[Housing \(Scotland\) Bill Financial Memorandum](#)'. Online: Scottish Parliament.

implementing strong Ask and Act pathways.

(LA, Rest of Scotland)

we already have pathways in place and good joint working relationships with justice, children and families, [the] HSCP, prisons and social work [and are] only seeing this continuing to improve.

(LA, Rest of Scotland)

A separate complaint raised about the Ask and Act duties was that they will not apply to general practitioners (GPs), something perceived to be a “massive gap” (Key informant, statutory sector) given the central role of GPs as a point of contact with the population, including groups at risk of homelessness:

I was disappointed that GPs were removed given we know that people moving towards crisis are likely to have an interaction with health including their GP.

(LA, Edinburgh and other pressured markets)

To get a sense of LAs’ views on the potential of the Ask and Act duties to better prevent homelessness we asked about the extent to which they felt the implementation of these duties on eight relevant bodies would be likely to meaningfully improve responses to homelessness risk in their area – see Figure 3.6. The results reveal

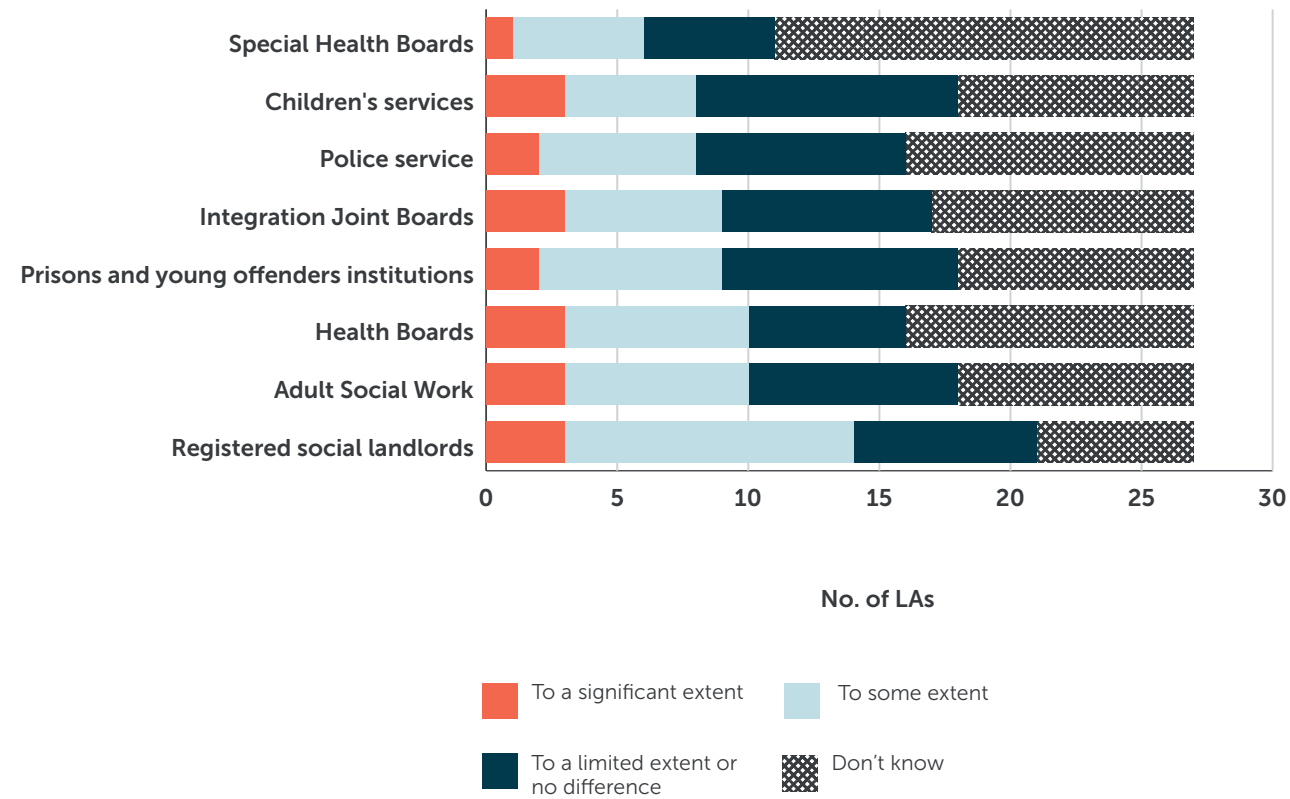
considerable uncertainty reflected in high proportions of ‘don’t know’ responses that is understandable given the lack of specification to date of how relevant bodies will be required to comply. Indeed, many made this point explicitly:

There is a challenge in answering this at this time, I would hope that they will have a significant extent however we are still in the early stages of running pilot activity to inform guidance and awaiting any secondary legislation.

(LA, Edinburgh and other pressured markets)

Uncertainty about the answer was especially clear in the case of Special Health Boards,²³⁷ where most respondents were unable to comment. Leaving aside ‘don’t know’ responses, in most other cases, similar proportions of respondents felt that implementation would meaningfully improve responses to at least some extent or make little or no difference. The clear exception was registered social landlords, where over half of LAs anticipated that the new duties would meaningfully enhance responses. Some LAs expressed clear views on the relevant bodies they felt had the most contribution to make to homelessness prevention in their area, with health and social work teams receiving repeated mention:

Figure 3.6: To what extent is the implementation of ‘ask and act’ duties on the following relevant bodies likely to meaningfully improve responses to homelessness risk in your area?



Source: Authors’ survey

Social Work and other Council Departments - Enhanced data sharing and joint assessments to prevent households repeatedly reaching crisis point.

(LA, Rest of Scotland)

Mental health support provided by health boards and adult social work.

(LA, Rest of Scotland)

referrals through NHS and health providers at an appropriate stage could be hugely beneficial in terms of early intervention and support.

(LA, Edinburgh and other pressured markets)

237 A Special Health Board is an NHS body providing centralised and specialist services independently from local or regional hospitals and includes for example the Ambulance Service and NHS24.

Key informants and LAs called for effective resourcing of the transition to ensure that new duties are implemented effectively:

[we need] properly resourced public services to cope with the extra workload, then you've got a stab at being successful.

(Key informant, statutory sector)

Stakeholders stressed the importance of *"clear expectation around other public bodies 'Act'"* (LA, Rest of Scotland), and workforce training:

Training and guidance needs to be effective so that these groups can provide effective advice and information.

(LA, Glasgow and rest of the Clyde Valley)

They need to make sure that the workforce understand the task and are suitably trained and confident in that. That the workforce understand the ecosystem that's around them, and making sure... that ecosystem is joined up.

(Key informant, voluntary sector)

How compliance with the duties *"will... be monitored/regulated"* (LA, Rest of Scotland) was also emphasised:

how the designated bodies get the feedback on what was the consequence of them acting to meet the duty [is important], because that's what will give them confidence in doing it more.... Regulators [need to] understand their role in helping the organisations... meet this new duty, and do it in such a way that people don't avoid doing it because they think they're going to get hammered.

(Key informant, voluntary sector)

4. Statutory homelessness trends

Key findings

Nearly 2,500 households slept rough on the night preceding homelessness presentation in 2024/25, nearly double the pandemic low of 2021/22, and up 48% on pre-pandemic level. Numbers have continued to increase rapidly in the first two quarters of 2025/26. These trends reflect a doubling in the proportion of homelessness presentations involving people who slept rough the night before their application since the pandemic low (7.2% in Q1/2 2025/26 compared to 3.6% in 2021/22 and 4.5% in 2019/20). Key drivers include increased local authority (LA) failures to accommodate those entitled to temporary accommodation (TA); a problem, in turn, partly reflecting insufficient supply of, and slow move on from TA. Growing demand from newly granted refugee households is also likely to have been a factor.

A total of 33,966 households were assessed as homeless by LAs in the year to 30 September 2025. This marked a 2% reduction year on year, though was 8% higher than in 2019/20 and 21% above the pandemic low of 2020/21. Results from a LA survey show significant differences in homelessness trends and pressures across different parts of Scotland, with ten areas reporting a decrease and ten an increase in demand between 2024 and 2025. Possible factors explaining the recent stabilisation in homelessness demand include an increased LA focus on

prevention, and a slight easing in some parts of the country of particular drivers of homelessness.

Recent years have seen a substantial shift in the profile of homeless households in Edinburgh, Aberdeen, and especially Glasgow, involving significant increases in homelessness involving households newly granted refugee status. By the first half of 2025/26 such applicants accounted for 14.6% of all presenting households across Scotland, up from 5.7% in 2022/23, with a significant proportion of this increased demand involving refugees granted status elsewhere in the UK. This trend reflects a combination of factors, including the rapid acceleration in Home Office asylum decisions since 2022, the uniquely generous statutory homelessness entitlements in effect in Scotland, and the inability of Scottish authorities to refer such households back to other parts of the UK (as in Scottish law since 2003 residence in Home Office accommodation does not establish a local connection to an area).

Despite policy ambitions to reduce TA use and improve standards, by 31 March 2025 total TA placements stood at a record high of 17,245 – 6% higher than a year earlier, and 57% up over six years. The number of children in TA stood at over 10,000 in March 2025, up 50% in six years. Average lengths of stay now stand at two hundred thirty-nine days, an increase of 27% since 2019/20. While self-contained social

rented housing has continued to be the most common placement type (56% at March 2025), reliance on B&B and ‘other’ TA over which there are quality concerns has continued to increase rapidly.

Breaches of the Unsuitable Accommodation Order limiting B&B stays to seven days have increased fourteen-fold to almost 8,000 since 2020/21. Similarly alarming is the substantial spike in LA failures to accommodate households owed a TA duty, which stood at 4,900 in the most recent quarter alone.

In 2024/25, 80% of households (24,000) whose case was closed had secured settled accommodation, up from 76% in 2019/20, which was also a 14% numerical increase. Discharges of duty into social housing, which make up the vast majority of rehousing outcomes, increased by 17% to 23,000 over this same period. A key factor explaining these trends is the increasingly high priority being given to homeless households in some areas in light of the extreme pressures. Edinburgh City Council, for example, has suspended its normal allocation policy to prioritise homeless households in a bid to eliminate non-compliance with statutory duties.

Across Scotland, discharges of duty in the private rented sector (PRS) have plummeted during this period to just 900 households in 2024/25– or 3% of all cases closed (down from 5% in 2019/20).

4.1 Introduction

This Chapter analyses recent trends in the incidence of homelessness as these can be interpreted from the Scottish Government’s published statutory homelessness statistics²³⁸. The analysis focuses on the year to 30 September

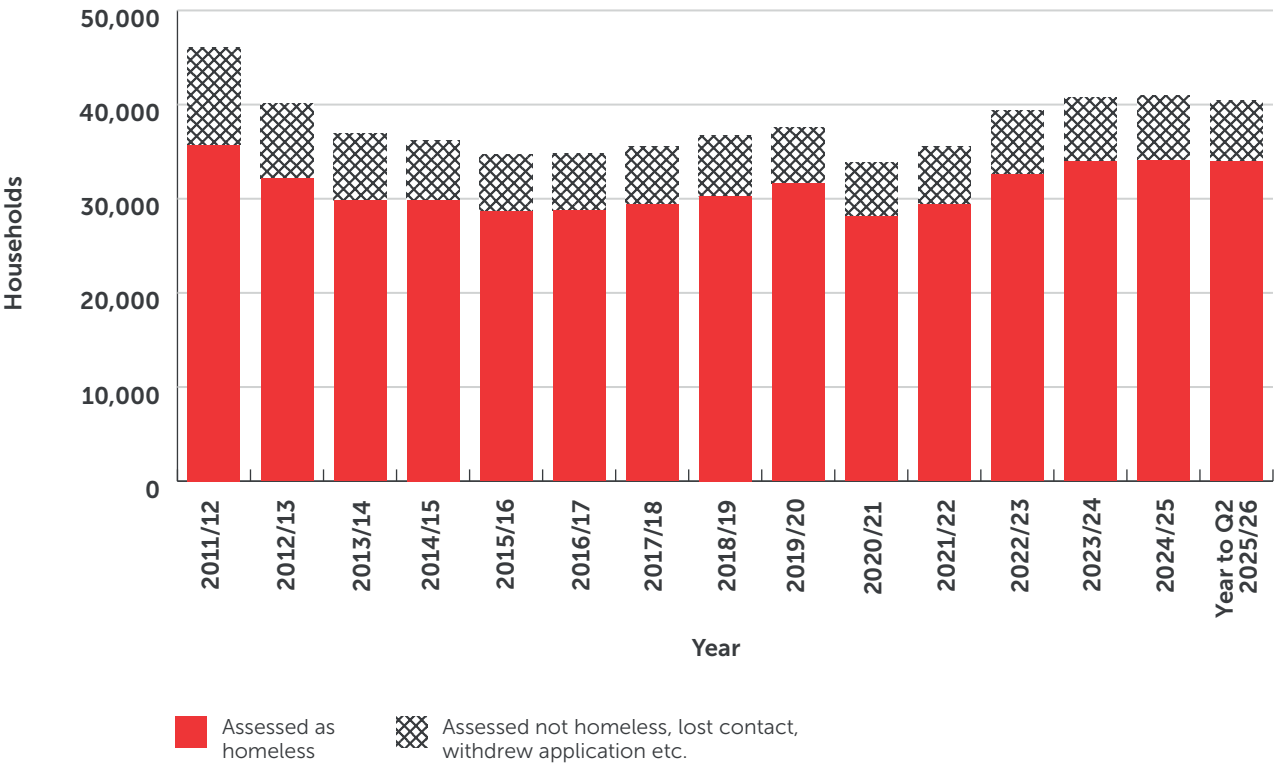
2025 or where such data are unavailable, financial year 2024/25, highlighting both recent and longer term changes over time where relevant. In interpreting these official figures we also draw on key informant interviews and our LA survey carried out in 2026. Section 4.2 focuses on the incidence of, trends in, and drivers of rough sleeping. Section 4.3 moves on to cover the overall incidence of statutory homelessness demand, laying the foundations for a consideration of recent trends in the immediate causes of statutory homelessness in section 4.4 and the demographic profile of applicants in section 4.5. Section 4.6 charts recent and longer-term change in the scale of TA placements. Finally, section 4.7 focuses on rehousing outcomes for statutory homeless households.

4.2 Statutory homelessness applications and assessments

Households assessed as homeless by LAs totalled 33,966 during the year to 30 September 2025, a 2% reduction year on year, though 8% higher than in 2019/20 and 21% above the pandemic low of 2020/21 – see Figure 4.1.

Asked how overall demand for Housing Options/homelessness assistance had changed in 2025 compared to 2024, Local Authority survey respondents were evenly split, with ten reporting a decrease and ten an increase (though six described this increase as significant – see Figure 4.2). Together with statutory data reported throughout this chapter, this indicates significant differences in homelessness trends and pressures across different parts of Scotland, and suggests that pressures have eased somewhat in the most recent

Figure 4.1: Annual homelessness presentations and assessments, households



Source: Scottish Government

period outwith particular hotspots. Asked the same question in 2023, a majority of respondents (16 of 30) reported an increase in demand for assistance.

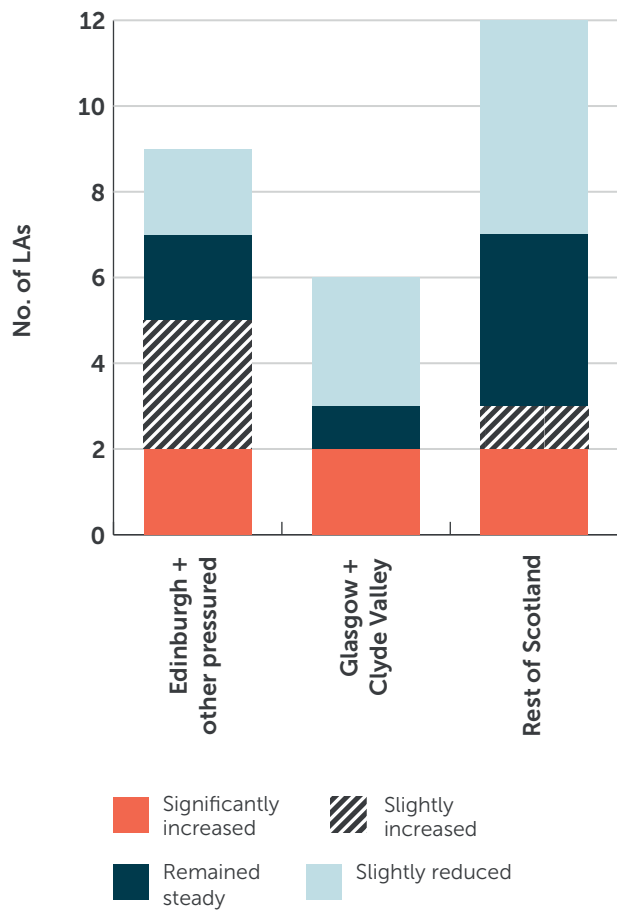
Key informants ventured different explanations for the apparent easing of overall demand in the most recent period. Several were of the view that the increasing focus on homelessness prevention – driven by an imperative to manage demand pressures and non-compliance and in anticipation of the introduction of new legal duties – were starting to bear fruit:

what is starting to drive it is we’re actually helping more people into houses... It’s about getting supply and getting empty homes... [and] the activities we’ve been doing around prevention ahead of the duty in a couple of years’ time is now bearing fruit, and some of the high-risk groups we’re now taking through a managed pathway rather than [a crisis response].

(Key informant, statutory sector)

238 Scottish Government (2026) ‘Homelessness: statistics’. Online: Scottish Government.

Figure 4.2: Perceived change in overall number of households seeking Housing Options/homelessness assistance in year to 31 March 2023



Source: Authors' survey

we have prevented... either directly, or through services we commission [a considerable number of] cases of homelessness... [and] it's been a very successful year for housebuilding and for acquisition of built property.

(Key informant, statutory sector)

It was also suggested that the drivers of homelessness were easing, with a participant from one of Scotland's major cities noting that while demand from newly granted refugees remained "utterly eye-watering" it had "dropped off slightly" in the recent period (Key informant, statutory sector). The participant was also of the view that demand from UK citizens had "levelled off post the cost of living crisis" (Key informant, statutory sector).

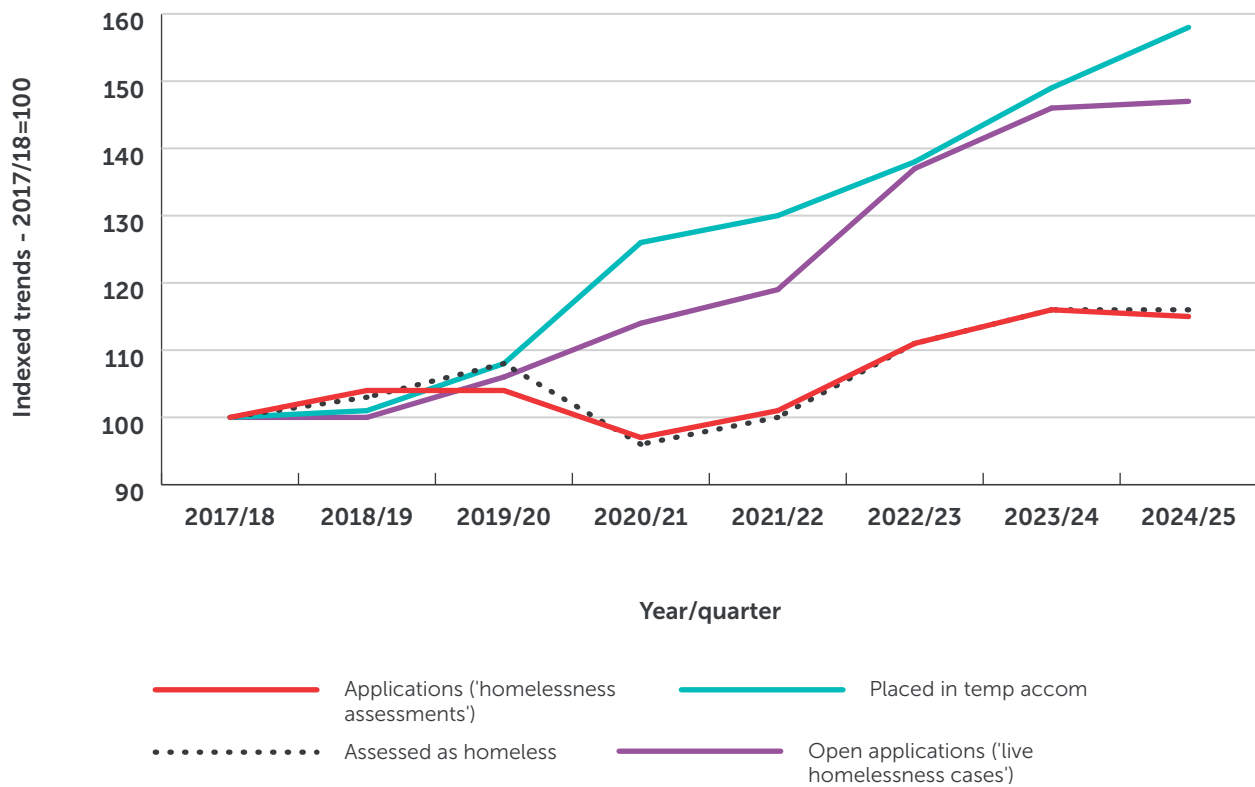
More concerning was the suggestion from this key informant that failures to accommodate and the poor quality of TA might be discouraging people from approaching statutory services for support at all:

when the last homelessness stats came out... indicat[ing] a flatlining of demand... it did give us cause to think, actually are people just stopping presenting because they're not going to get [TA], and what they do get is scary? [Because they think] it is better to sleep in your pal's garage or sleep in your car or find your own [place to stay].

(Key informant, voluntary sector)

Initially triggered by the onset of the COVID-19 pandemic, the past six years have seen a marked divergence between trends in new applications and the size of LA homelessness caseloads. As shown in Figure 4.3, while the number of households assessed as homeless increased by 8% in the five years to 2024/25, the caseload of live applications grew by 39% and the number of households placed in TA at year end rose by 46% - see section 4.6 below. This

Figure 4.3: Key statutory homelessness trends – indexed to 2017/18



Source: Scottish Government.
Note: series extended back to 2017/18 to illustrate the consistent trends in each of these cohorts in the immediate pre-pandemic period.

indicates a slowing in the processing of homelessness applications resulting in generally longer wait times for case resolution.

4.3 Rough sleeping

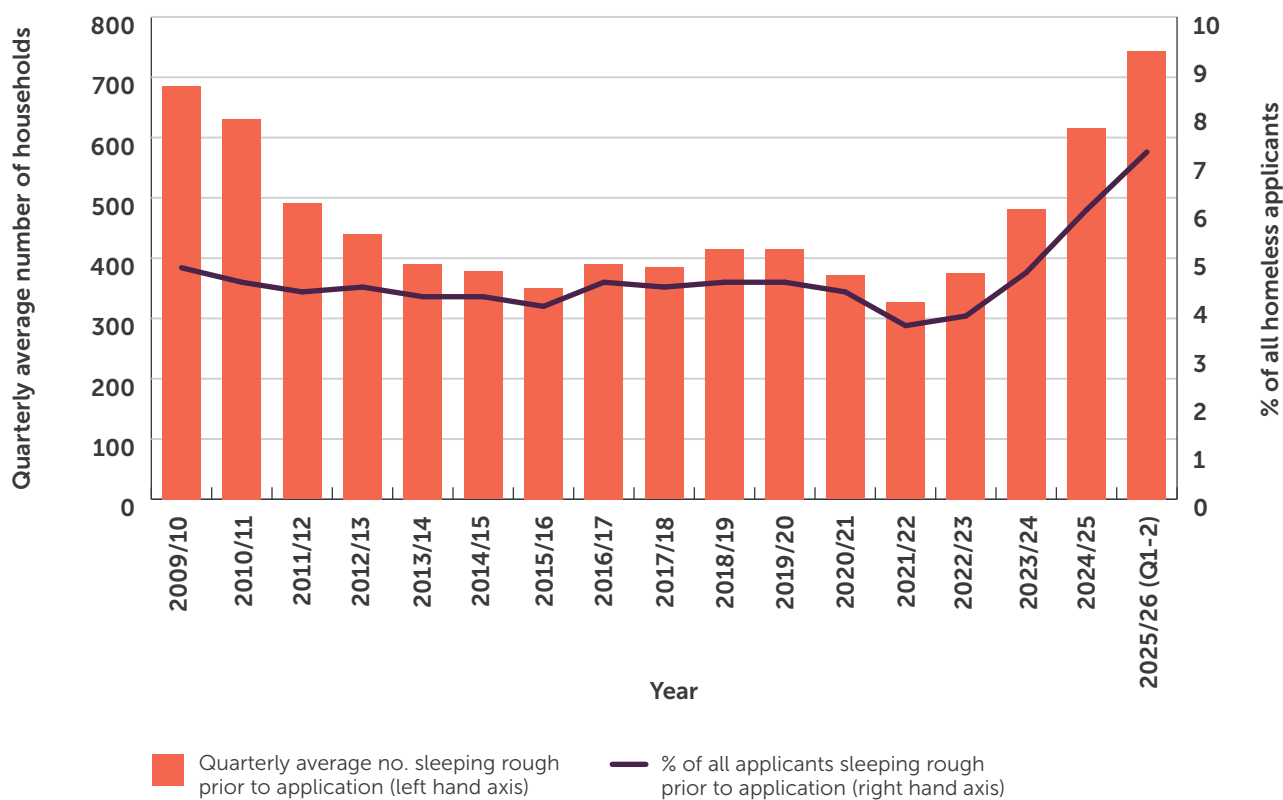
Unlike in England, statutory homelessness data collected by Scottish LAs offers a means to gauge trends in rough sleeping,²³⁹ as households applying for assistance are asked whether they slept rough the night prior or in the last three months. This data shows a rapid upward

trend in rough sleeping numbers and rates since the COVID-19 pandemic induced low seen in 2021/22 - see Figure 4.4.

The number of applicants sleeping rough on the night preceding their homelessness presentation near doubled (up 89%) from an average of 326 households a quarter during the pandemic year 2021/22 to 616 in 2024/25. The increase since the pre-pandemic year 2019/20 was 48%. These increases primarily reflect rapid growth in the proportion of presentations involving people who slept rough the night before their application, which has risen from

²³⁹ Various survey sources offer additional insights into the scale of rough sleeping, and estimates drawing on these sources alongside administrative data are presented in Chapter 5 as part of our wider 'core homelessness' analysis.

Figure 4.4: Incidence of rough sleeping immediately prior to homelessness presentation



Source: Scottish Government

3.6% in 2021/22 (4.5% pre pandemic) to 6% in 2024/25 in the first half of 2025/26.

Figures for the first half of 2025/26 suggest that almost 3,000 households are now presenting as homeless each year having slept rough the previous night (or 7.2% of presenting households) – up by 128% since financial year 2021/22. The number having slept rough at some point during the previous three months (not shown in the graph) is expected to have reached around 4,000 in (financial year) 2025/26 – 95% up on 2021/22.

Glasgow accounts for a disproportionate share of people having slept rough immediately prior to making a homelessness application. In 2024/25, 1,060 or 13% of the 8,445 households

seeking homelessness assistance from the City Council reported this experience, compared with 4% across the rest of Scotland. Moreover, rough sleeping measured in this way has grown disproportionately in Glasgow from only 355 in 2021/22 – an increase of 199% in just three years. Other councils with relatively large numbers and/or unusually rapid growth in those numbers during this period included Edinburgh (up 82% to 200), Aberdeen (up 120% to 110 in 2024/25) and Fife (up 169% to 175).

Key informants pointed to a range of factors to explain these trends, including an insufficient availability of TA and failures to accommodate where a duty is owed:

we’ve seen an increase in failures to accommodate... where people are owed temporary accommodation, and it’s not being offered. That’s very sadly increased, and that’s contributing to levels of rough sleeping.

(Key informant, statutory sector)

This participant highlighted increased lengths of stay in accommodation designed to offer an emergency response to those at risk of rough sleeping driving increases:

people are having to stay longer [in emergency accommodation] because there’s fewer houses for them to move on to. The average length of time has [increased]... therefore the number of people who are rough sleeping is going up... just because the capacity that used to be able to manage some of the demand is less.

(Key informant, voluntary sector)

Several participants highlighted the particular impact of these pressures on rough sleeping among newly granted refugees (see also section 4.4 below):

way more newly granted refugees are sleeping rough at the end of asylum support because there’s just no temporary accommodation available.

(Key informant, voluntary sector)

many of those who are rough sleeping now are not Scottish or English, are not from the UK... they are coming to the city and not finding anywhere to live.

(Key informant, statutory sector)

While another ventured that increasing reliance on poorer quality TA is in their view likely to increase rough sleeping:

When that stuff is really bad and not getting better... there’s no doubt that that would be one reason for an increase, and people choosing just to make their own way... choosing not to take up any accommodation that’s available... it’s tied to the quality of what’s on offer.

(Key informant, voluntary sector)

Debates about the reliability of indirectly measuring rough sleeping via statutory presentations have a long history in Scotland, with claims that the approach risks both over and undercounting its actual scale.²⁴⁰ This has led to proposals (not yet taken forward) to introduce a real-

240 Scottish Government (2023) [Measuring Impact Task and Finish Group Final Report and Recommendations](#). Edinburgh: Scottish Government.

time recording system of people sleeping rough and interacting with outreach and other relevant serviced (at least in Scotland's major cities) modelled on London's Combined Homelessness and Information Network model.²⁴¹

One key informant made the point that while the statutory measure may not provide an accurate gauge of the precise scale of rough sleeping, they view it as a reliable measure of trends over time: *"I trust the pattern, and the pattern is going up"* (Key informant, voluntary sector). But other participants spanning three Scottish cities and the statutory and voluntary sector were of a different view. One explained when asked about trends in rough sleeping that the answer *"depends [on] what the measure is"*, noting that while self-reported rough sleeping has increased, *"if... [we're] talking about operational intelligence, it's flatlining"* (Key informant, statutory sector). A voluntary sector participant in another city agreed:

we don't recognise that [increase in rough sleeping shown in statutory data] to be the case in [this area] ... what people report as rough sleeping and what we see in practice. There's a large gap.

(Key informant, voluntary sector)

Explanations offered for this disjuncture included that people may wrongly believe that they need to report rough sleeping in order to either qualify or be prioritised for support, and that this may in particular be the case for newly granted refugees, a group from whom demand has rapidly increased in recent years (see section 4.4).

Some participants felt that people may be claiming to sleep rough when they were staying insecurely with friends/family (which is worth stressing would still render them statutorily homeless) in the hope of accessing statutory support:

That community that we're talking about... [have] got really robust community networks... [and] the ability to sofa-surf, hence why our [failure to accommodate figures are] not mirrored in rough sleeping intelligence because they're able to utilise community networks before they're presenting... they're telling us they're rough sleeping. The reality is they're not.

(Key informant, statutory sector)

'Did you sleep rough last night? Did you sleep rough in the last three months?' That's what they're basing it on. The case officers aren't saying before that question, 'It doesn't matter if you have'... I do wonder if... people feel, 'This is an assessment about homelessness... and they're asking me about rough sleeping... I'd better say yes.'

(Key informant, voluntary sector)

4.4 Profile and support needs

Asked whether there had been any changes in the profile of people seeking assistance from their Housing Options/homelessness service over the past three years (i.e. calendar years 2023 to 2025), just over a third of responding councils (11 of 27) responded that they had seen such change, with the remaining 16 reporting broad stability. Triangulating LAs' open text comments on this theme with available statutory data suggests a number of key themes emerge concerning recently granted refugees, eligibility for homelessness assistance, and the demographic profile and support needs of those seeking assistance.

Recently granted refugees

A key theme to emerge in the areas reporting a change in the profile of demand was increased presentations from households recently granted leave to remain (LTR) in the UK, following a positive decision on an asylum claim:

[we have seen a] significant increase in the number of non-UK nationals presenting, primarily having received a positive asylum decision.

(LA, Edinburgh and other pressured markets)

[the LA] has witnessed a significant increase in homelessness applications from households granted leave to remain.

(LA, Glasgow and rest of the Clyde Valley)

This was also a central theme raised by key informants who described *"a... really... significant spike"* (Key informant, statutory sector) in demand from this group creating *"particular pressure"* (Key informant, statutory sector) in Glasgow in particular, and Edinburgh to some extent. Key informants explained that *"demand on their homeless services from refugees... went through the roof"* in these areas (Key informant, voluntary sector) leaving LAs *"struggling with the planning aspects of that"* (Key informant, statutory sector) and facing *"budgetary risk"* as a result (Key informant, statutory sector):

it's unsustainable... It's not sustainable for Glasgow to carry... the can for other areas."

(Key informant, statutory sector)

Increases in demand from this group were seen to be especially challenging because of pre-existing challenges accessing sufficient housing to meet temporary accommodation duties, in particular in Glasgow:

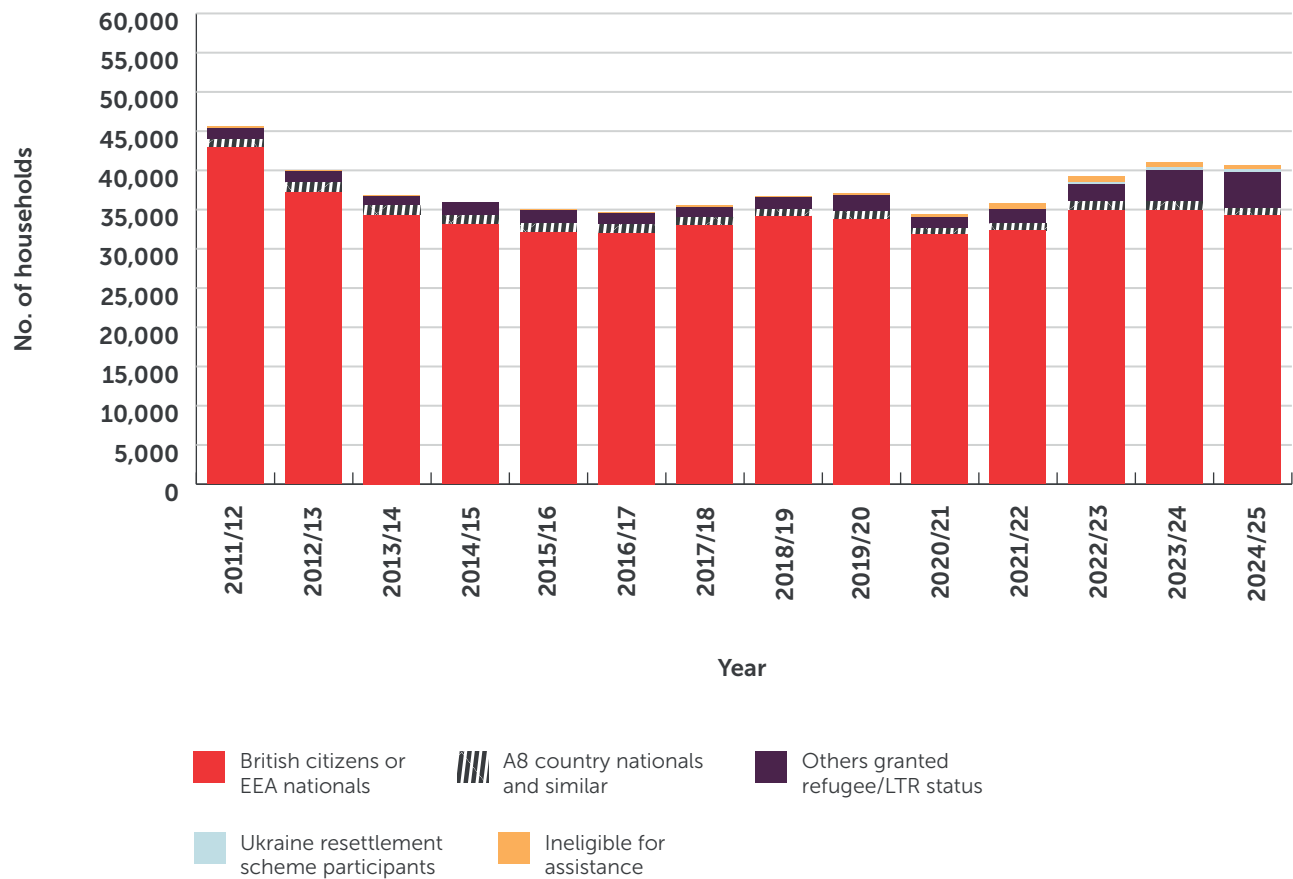
we are supporting them, we're doing what we can to support them, but we do not have sufficient accommodation to do that.

(Key informant, statutory sector)

And given that opportunities to prevent homelessness for this group were seen to be extremely limited. While the UK Government's extension of the move-on period for asylum seekers to forty-two days was strongly welcomed as enabling a better planned and coordinated

²⁴¹ See for example: Scottish Government Homelessness and Rough Sleeping Action Group (2018) '[Q2 Ending Rough Sleeping Working Paper](#)'. Online: Scottish Government; Geraghty, L. (2024) '[Scotland needs real-time rough sleeping count to save lives](#)', *The Big Issue*.

Figure 4.5: Homelessness presentations by eligibility



Source: Scottish Government

transition,²⁴² it was not perceived to have made a significant difference to prospects for homelessness prevention. Key stakeholders were very downbeat about prospects in this regard perhaps reflecting the scale of the current challenge in Glasgow and Edinburgh at the time of fieldwork.²⁴³

there are no prevention pathways for that population.

(Key informant, statutory sector)

You can't prevent the homelessness, because people need to leave asylum accommodation, there's just no option about that. People

242 See also Refugee Council (2026) [Getting it right: the importance of the move-on period for newly recognised refugees](#). Online: Refugee Council; NACCOM (2025) [Executive Summary Understanding destitution and homelessness in the asylum and immigration system](#). Online: NACCOM.

243 Ibid. Up until winter 2024, the move on period had been twenty-eight days. In late 2024, a pilot was launched extended the period to fifty-six days. The pilot was ended and the evaluation of the extension remains unpublished, but the move-on period was subsequently set at forty-two days.

who have been in asylum accommodation have no savings, nothing, so private let, forget it... they're going to need social housing... [and that means making a] homelessness presentation. [With a longer move-on period] at least they've got a bit more time to prep... for access to benefits... More time allows more coordination of services.

(Key informant, voluntary sector)

This increase in demand from this group, and its geographical concentration in Glasgow in particular, is borne out by official data on the eligibility status of those presenting as homeless. As shown in Figure 4.5, households granted refugee or LTR status accounted for 11% of all presenting households across Scotland in 2024/25, up from 6% in 2022/23 and on average 4% during the 2010s. Figures for the first half of 2025/26 (not shown in graph) indicate a further increase to 15%.

More than half the number of homelessness presentations involving households granted refugee/LTR status in Q1-Q2 2025/26 across Scotland (56%) involved applications to the City of Glasgow (1,685 of 3,020) – see Figure 4.6. This represents 43% (1,685 of 3,895) of total applicants recorded by Glasgow City Council during this period, by far the largest proportion than in any other authority. The only two other councils where households granted refugee/LTR status formed a notable proportion of total applicants in Q1-Q2 2025/26 were Aberdeen and Edinburgh, where they

accounted for 25% and 29%, respectively. By contrast, in 24 of Scotland's 32 LAs, households granted refugee/LTR status accounted for no more than 5% of presentations in Q1-Q2 2025/26.

Key informants were clear that the dramatic trends seen in some areas are largely explained by the acceleration of Home Office decision making on asylum applications instigated to help 'clear the backlog' of asylum claims since 2023:²⁴⁴ "this is a backlog issue. This is not new arrivals. There's been a lot of conflation in the public's mind between small boats and what's going on. These are people that have been here for a long time and have delayed decisions" (Key informant, voluntary sector). There was, for example, a 43% increase in such Home Office decisions recorded in 2025 alone compared with 2024,²⁴⁵ which has had a significant impact on homelessness and advice services in Glasgow in particular:

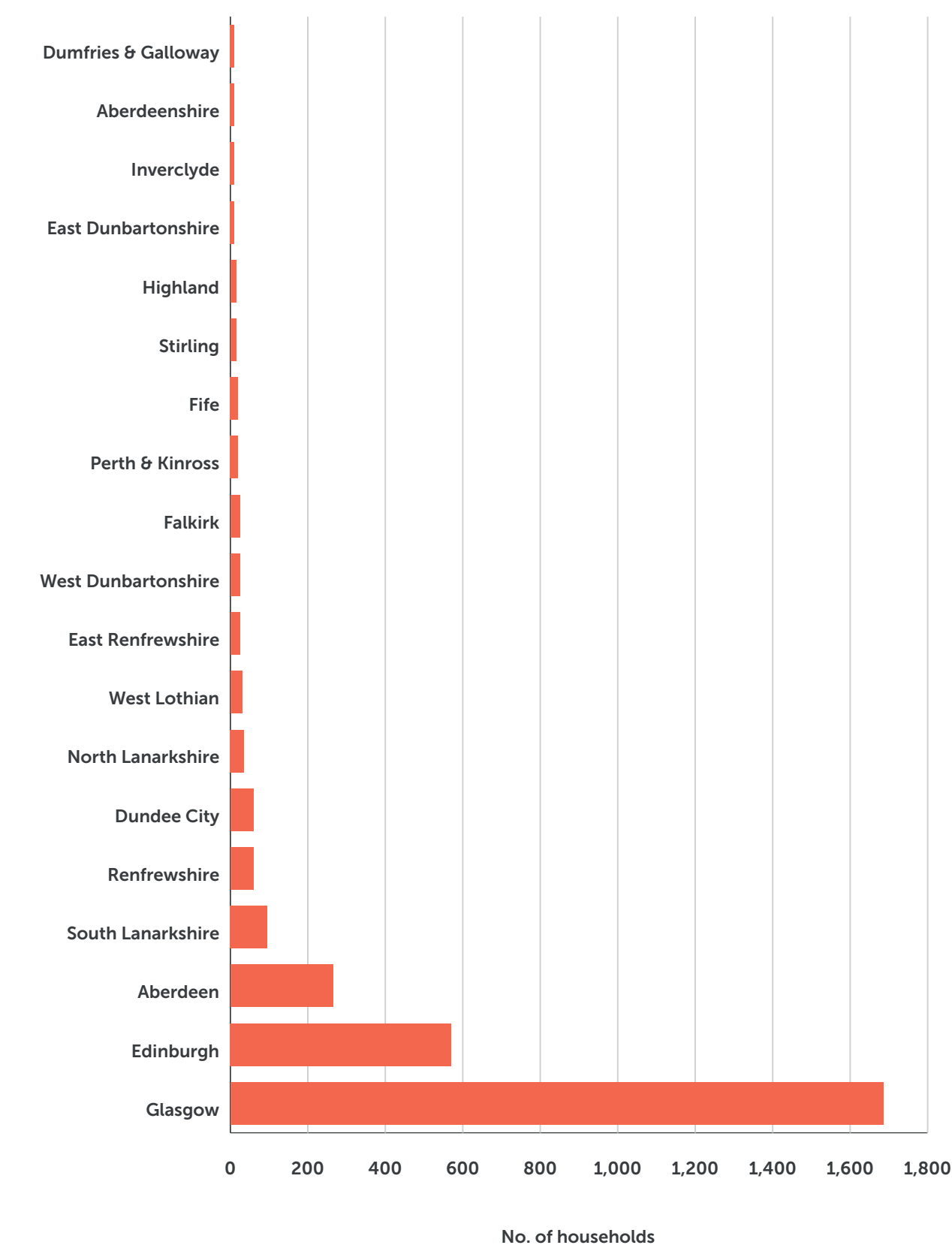
During COVID, Home Office stopped making decisions on asylum claims, so the... number of people in the asylum process, increased not [because of] new arrival[s] but just because there was no exit [from the asylum system] ... about two-and-a-half years ago... the Home Office started clearing the backlog... A lot of people got refugee status. Great news, but the impact on services has been quite high.

(Key informant, voluntary sector)

244 The Migration Observatory (2026) [The UK's asylum backlog](#). Online: The Migration Observatory.

245 Cooper, J. (2026) [Asylum claims and initial decisions detailed datasets, year ending March 2026](#).

Figure 4.6: Homelessness presentations Q1-Q2 2025/26: households granted refugee/ leave to remain status – LA breakdown



Source: Scottish Government.
Note: excludes LAs recording <10 such presentations.

This key informant went on to explain that when Glasgow City Council had been responsible for providing asylum seekers with accommodation, as opposed to private contractors who now do so, it was far easier to prevent homelessness for this group because accommodation for asylum seekers then granted status would simply be ‘flipped’ into TA for that same household:

when somebody [was] in a flat and [got] status, I[d] phone the social landlord... ‘This flat needs to become a TFF [temporary furnished flat], and can you give me another one for an asylum family?’ so people didn’t have to move... Those contracts will be up for tender again. We need to have a conversation around the commissioning of asylum and accommodation, because it has an impact down the line on other services.

(Key informant, voluntary sector)

Key informants and affected LAs stressed that the increases in presentations from this group come via two different routes. First, those granted refugee status having been dispersed to Scotland as an asylum seeker. The volume of potential presentations here is particularly high in Glasgow given its status as Scotland’s

only dispersal area from 1999-2022, who currently hosts by the far the highest number of asylum seekers among UK LAs (3,870 at March 2026 compared to 2,142 in Birmingham, who hosts the next highest number).²⁴⁶ Second, those granted status “elsewhere in the UK” (LA, Edinburgh and other pressured markets) but coming to Glasgow and subsequently seeking assistance as homeless:

the number of people with settled status in England who are being told, ‘Go to Scotland because they’ve got stronger rights,’ is increasing significantly... We’ve absolutely hard evidence that that is happening, and as a consequence that’s increasing demand.

(Key informant, voluntary sector)

Key here is that while Scottish LAs are able to refer most statutorily homeless households back to an authority in England or Wales where they have a local connection to that area,²⁴⁷ under Scottish homelessness law,²⁴⁸ prior residence in asylum support accommodation does not establish a local connection.²⁴⁹ As such, recently granted refugees previously resident in asylum accommodation in England or Wales are able to travel to Scotland and if homeless, may be owed the full rehousing duty and TA in the interim regardless of ‘priority need’ status

246 See data table Asy_D11: Cooper, J. (2026) ‘[Asylum seekers in receipt of Home Office support by local authority detailed datasets, year ending March 2026](#)’.

247 They are not able to refer households to Northern Ireland.

248 Section 7 of the [Homelessness Etc. \(Scotland\) Act 2003](#) (asp 10).

249 Because “the applicant had no element of choice as to where the accommodation was provided” - COSLA and Scottish Government (2019) ‘[Code of Guidance on Homelessness Guidance on legislation, policies and practices to prevent and resolve homelessness \(Interim Update\) November 2019](#)’. Edinburgh: Scottish Government.

which would bar equivalent entitlements in England.

Administrative data on the proportion of cases where applicants for homelessness assistance have no local connection with any LA in Scotland is therefore an important marker of demand from this group and reached 8% in 2025/26 (Q1-Q2), as compared with 5% in 2019/20. This national trend, however, disguises the scale of the shift in Glasgow in particular where this group accounted for 25% of total Glasgow ‘assessed as homeless’ applications during this period, more than half (795 or 56%) of the total number of such applications nationally (see Figure 4.7). This pattern has changed dramatically from the pre-pandemic picture. In 2019/20 applicants with no local connection to any Scottish authority were almost unrepresented in Glasgow.

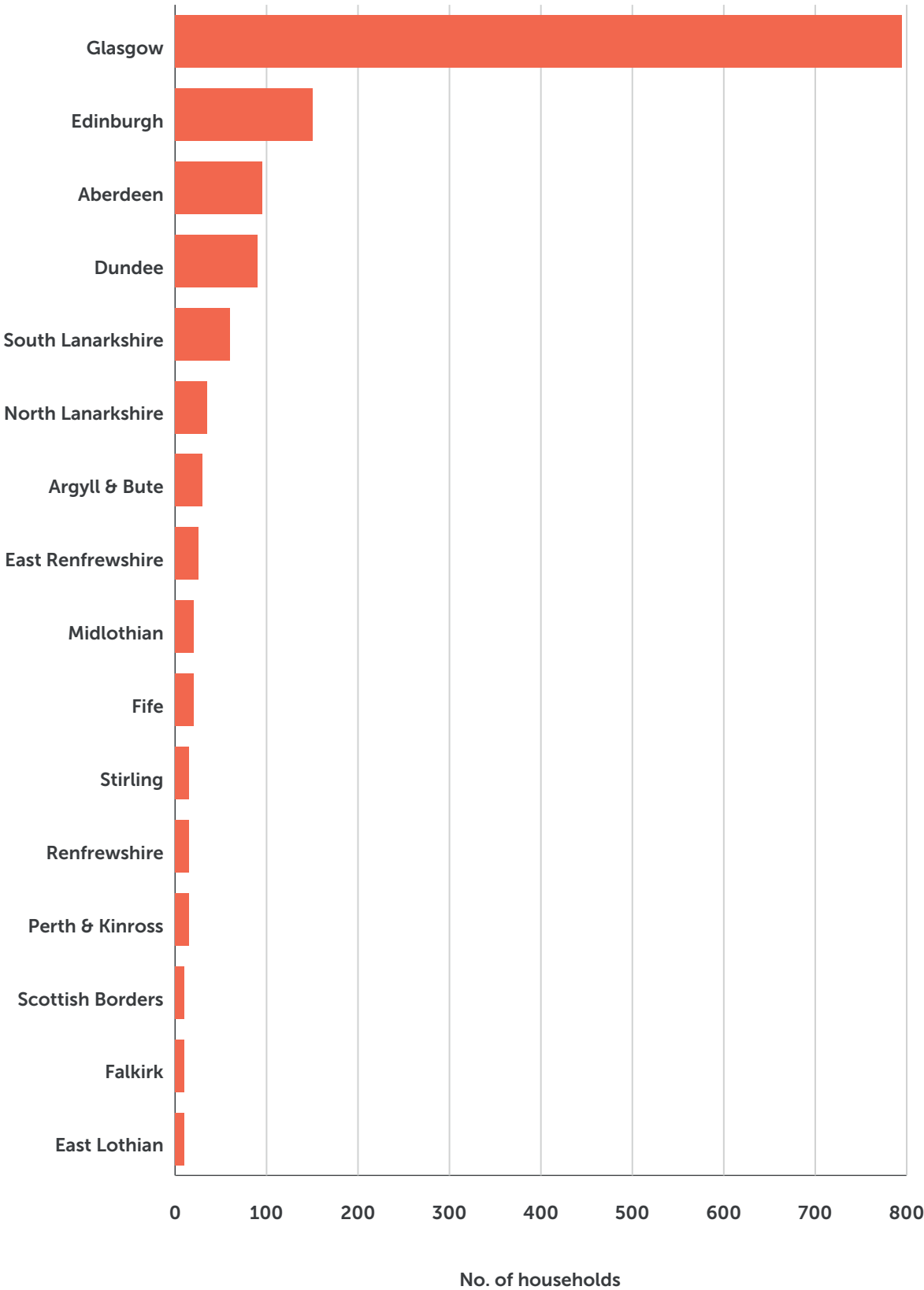
Key informants stressed here that the suspension of local connection rules within Scotland in 2022²⁵⁰ had no bearing on the ability of Scottish LAs to refer those formerly accommodated in asylum support accommodation in England back to the relevant authority and thus cannot explain this spike in applications from households with no local connection to Scotland. In fact, the 2022 change appears to have had minimal impact in practice. Those lacking a connection with the authority receiving their application, but with such a connection elsewhere in Scotland accounted for 4% of applications in 2024/25, the same proportion as in 2019/20 before pandemic disruption.²⁵¹ Reversing the 2022 suspension would not

enable Scottish LAs to refer newly granted refugees back to English LAs, despite some claims to the contrary. As one key informant described it, the conflation of these issues by some “*has been misleading at best and an outright lie at worst*” (Key informant, voluntary).

Alongside the increase in Home Office decision making, other inter-related explanations ventured for the spike in presentations from recently granted refugees from elsewhere in the UK included greater awareness of Scottish homelessness rights and refugees capacity to access them; greater transmission of this knowledge both via professionals in England (see above) and refugees’ own community networks; the limited support available to non-priority households under English homelessness law; and/or the desirability of Glasgow and/or Edinburgh on grounds of opportunity or diversity and the presence of existing “*established communities*” (Key informant, statutory sector) along national, ethnic or faith lines.

Several participants were concerned that these pressures had been weaponised by some to argue for a retrenchment of homelessness rights in Scotland, as well as to stoke anti-immigrant sentiment, something that was seen as both unhelpful and unfair in light of the Scottish Government’s welcoming orientation to immigration overall²⁵² and that LAs were facing increasingly acute homelessness pressures before growth in refugee presentations began.

Figure 4.7: Households assessed as homeless but lacking local connection with any Scottish LA, Q1-Q2 2025/26



Source: Scottish Government.
Note: Excludes LAs recording <10 cases during period.

250 Via [The Homeless Persons \(Suspension of Referrals between Local Authorities\) \(Scotland\) Order 2022](#) (No. 356).
251 Nevertheless, this continues to be a concern for LAs, with 17 of 27 survey respondents reporting an increase in demand as a result of the 2022 suspension of Local Connection rules, and 6 of these a significant increase. This disjuncture could reflect a confusion on the part of LAs between households without a local connection to anywhere in Scotland (i.e. coming from elsewhere in the UK) with those with a local connection to another Scottish LA.
252 Scottish Government (2021) [A Scotland for the future: opportunities and challenges of Scotland’s changing population](#).

Looking ahead to anticipated trends going forward, some key informants were of the view that these pressures may well be “*transitory*” (Key informant, voluntary sector) and decline as the Home Office continue to press ‘clearing the backlog’ of asylum claims. One key informant described the spike in presentations from this group having “*let up*” in the most recent period, though it was clear that the LA was “*still really struggling to meet demand*” (Key informant, statutory sector). Indeed, the backlog of asylum claims stood 46% lower at the end of 2025 than a year prior.²⁵³ Others anticipate continued high demand from this group and were seeking support to navigate these challenges more effectively in that context:

We are now through the backlog of those accelerated decisions. The primary driver for this now is the discrepancy between priority need in England and Wales and Section 7 of the... 2003 Act, which basically designated you not having a local connection through Home Office accommodation. That’s the dynamic which is driving that now. It’s not... the rate of positive decisions. It’s just folk coming to the city on the back of a positive decision... As a city [we] need migration... but the rate of that migration and the unfunded nature of that migration is the issue for us. (Key informant, statutory sector)

At the time of interviews, key stakeholders across the voluntary and statutory sectors were grappling with how to respond to these issues, recognising that they risked posing an “*existential threat*” to the Scottish homelessness law (Key informant, voluntary sector), as well as posing serious questions about where the costs of managing these trends should lay and about community cohesion:

local areas should not be required to take on national or even UK burdens... nor should people that are seeking sanctuary [have to] take... that burden on.

(Key informant, voluntary sector)

because... Edinburgh, Glasgow have a significant issue... you don’t actually take away rights that have been legally established to resolve that. You find a way to solve it in another way... What Glasgow and Edinburgh need is a huge uplift in funding and accommodation capacity.

(Key informant, statutory sector)

[we need to] acknowledge... the stress that is causing in Glasgow and the risks around community cohesion... [and to] have the right approach to ensuring that... communities remain properly supported...

We need refugees... refugees [are] welcome here... But you can’t make those changes in communities without taking seriously the... challenges that they bring. And we’re not doing that at the moment.

(Key informant, statutory sector)

Participants also recognised that “*fast moving*” (Key informant, statutory sector) changes to UK immigration policy, over which Scottish actors have very little (“*zero*” according to one key informant) influence will all be consequential to how these issues play out in the future.

Eligibility

The last five years have seen change in the number of presentations for homelessness assistance from households with no recourse to public funds (NRPF) who are therefore ineligible for statutory homelessness support. According to statutory returns, 1.2% of total presentations (equivalent to 550 households) were deemed ineligible in 2024/25 – see Figure 4.3. While the incidence of ‘ineligibility’ in 2025/26 is around double its level during the 2010s (0.5%), the cohort’s size has fallen back since a 2022/23 peak (2.1% or 810 households).²⁵⁴ There is, of course however, concern that the number of people ineligible for homelessness

assistance and wider welfare support will escalate substantially in the coming years given the UK Government’s plans²⁵⁵ to extend routes to settlement and the use of the NRPF condition for migrants.

Homelessness trends for this group are especially important as they are at particularly high risk of destitution and rough sleeping,²⁵⁶ and public bodies are restricted by UK immigration law in the support they can offer. While some families and individuals with care needs who have NRPF can access support via LA social work teams, many cannot and thresholds for support vary across Scotland.²⁵⁷

Enhancing responses to this group has been a key area of policy and practice development in Scotland since the pandemic, through the Scottish Government and COSLA’s Ending Destitution Together strategy²⁵⁸ and Fair Way Scotland, a partnership of homelessness and migration charities seeking to prevent and mitigate destitution and homelessness among those with NRPF. An independent evaluation of the partnership concluded that the integrated support model combining community-based accommodation, casework support, and cash payments effectively reduces destitution and rough sleeping for this group, and supports people to progress their immigration case and sustainably resolve their situation. The partnership also seek to drive wider systems change

253 The Migration Observatory (2026) ‘[The UK’s asylum backlog](#)’. Online: The Migration Observatory.

254 While this data gives a useful perspective on trend in demand from this group, LA practices in recording such presentations is thought to vary, see Watts, B., McMordie, L., Bramley, G., Sims, R., Young, G. and Rayment, M. (2025) [A Fair Way Forward: An evaluation of an action learning partnership tackling the impacts of UK immigration policy on destitution and homelessness in Scotland](#). Edinburgh: Heriot-Watt University.

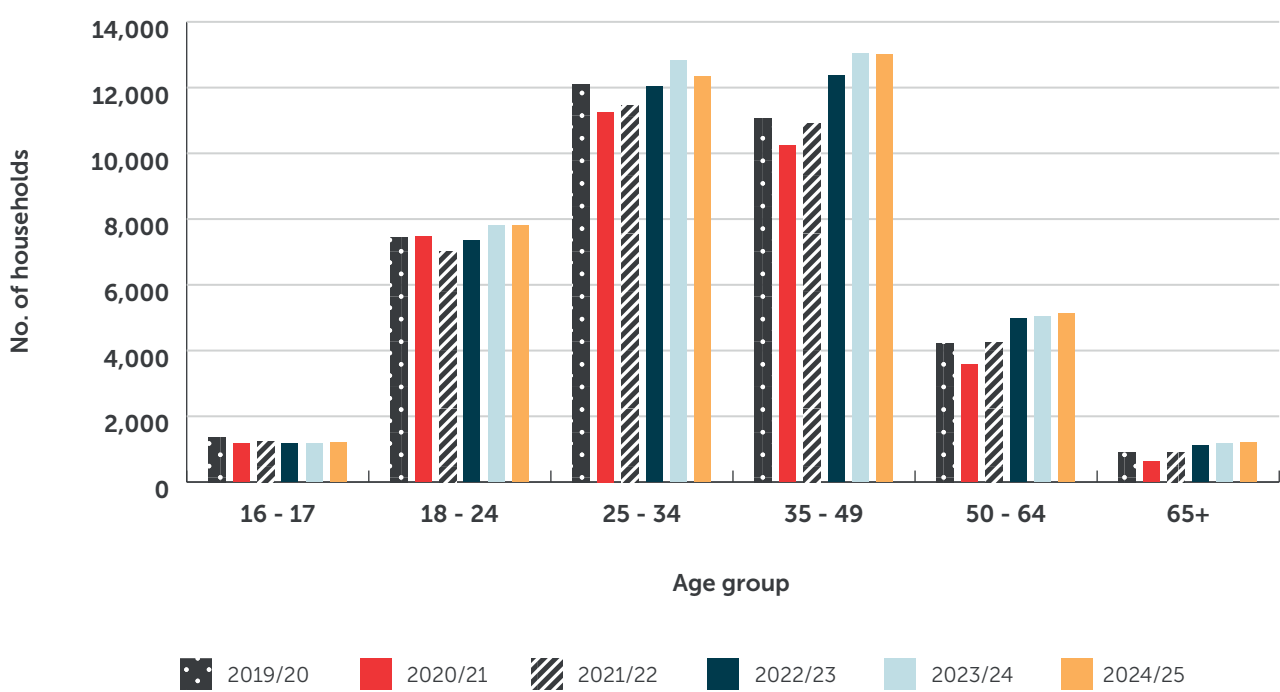
255 McKinney, C. and Gower, M. (2026) [Changes to UK visa and settlement rules after the 2025 immigration white paper](#). Online: House of Commons Library.

256 Watts, B., McMordie, L., Bramley, G., Sims, R., Young, G. and Rayment, M. (2025) [A Fair Way Forward: An evaluation of an action learning partnership tackling the impacts of UK immigration policy on destitution and homelessness in Scotland](#). Edinburgh: Heriot-Watt University.

257 Ibid.

258 Scottish Government (2021) [Ending Destitution Together: A Strategy to Improve Support for People with No Recourse to Public Funds Living in Scotland 2021-2024](#). Edinburgh: Scottish Government.

Figure 4.8: Homelessness presentations: breakdown by age group of main applicant



Source: Scottish Government

to maximise the capacity of existing public services to meet the needs of those with NRPF, and commissioned a legal analysis mapping policy and practice changes that will progress Ending Destitution ambitions and that are possible within the currently devolution settlement.²⁵⁹ A LA demonstration pilot running in 2026/27 seeks to implement lessons from this legal briefing and the independent evaluation in one local area and roll out learning across Scotland.

Demographic profile

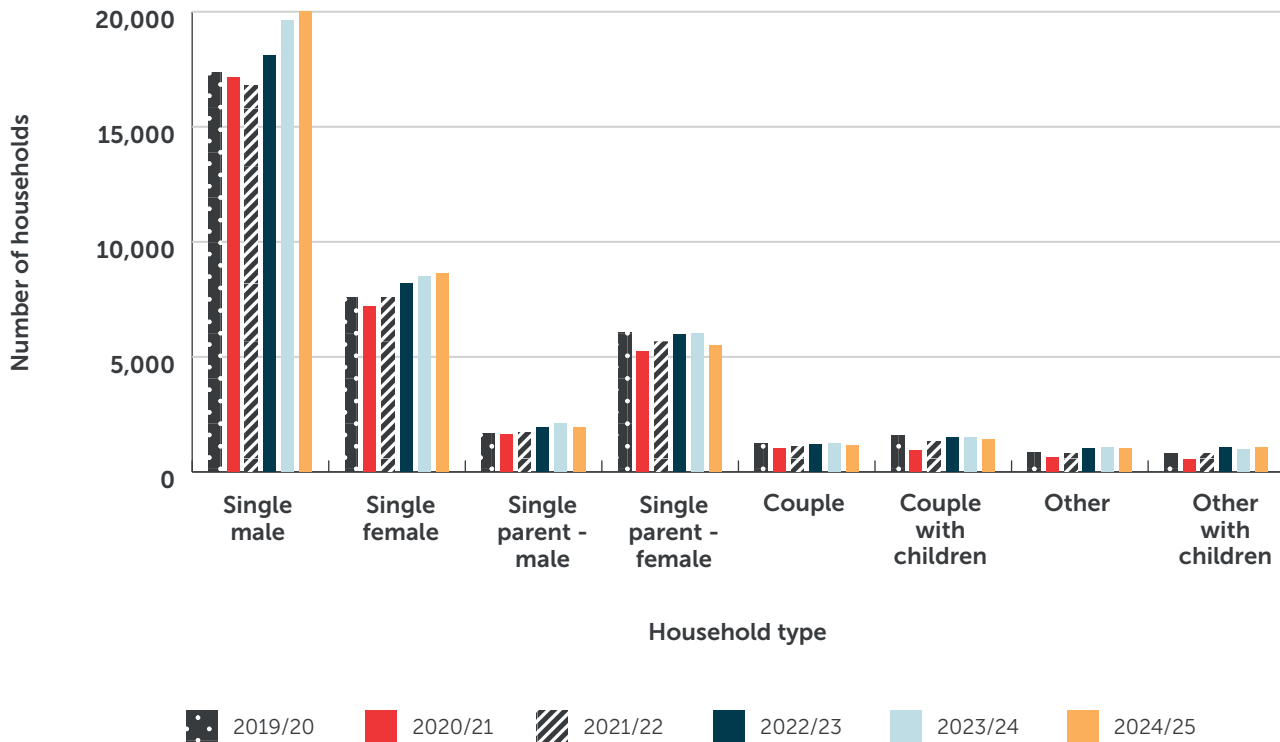
Several LA survey respondents identified changes in the demographic profile of households seeking homelessness assistance in the last three years, including

increases in presentations from young people aged 18-25 and older people aged over 55. A number of areas also identified shifts in demand from 16-17 year olds, but while some identified significant increases, others noted declines.

Statutory data allows for exploration of these trends at national level. In most households presenting as homeless (62% in 2024/25) the main applicant is aged 25-49. Over the six year time period shown in Figure 4.8, the most notable developments were the 10% overall decline in households headed by a person aged 16-17 (compared to a 10% increase across all age groups) and a significantly higher than average 33% increase in the cohort headed by persons aged over

²⁵⁹ Ang, J. (2025) *Ending Destitution in Scotland – A Road Map for Policymakers*. Glasgow: Homeless Network Scotland.

Figure 4.9: Homelessness presentations: breakdown by household type



Source: Scottish Government

65. The 50-64 age cohort also grew disproportionately over the period (by 22%). These two older age groups still accounted for only 16% of all presenting households in 2024/25, however. Similarly, the 16-17 age group made up only 3% of the 2024/25 total.

Respondents made little comment on shifts in the household type of presenting households and indeed statutory data shows broad stability in the mix over recent years – see Figure 4.9. The main shift revealed is incremental and towards a larger share of presentations being from adult-only households: presentations involving households with children declined by 2% in the six years to 2024/25, while adult-only households grew by 14%. In this most recent year, single people accounted for 70% of all presenting households, up from 67% in 2019/20.

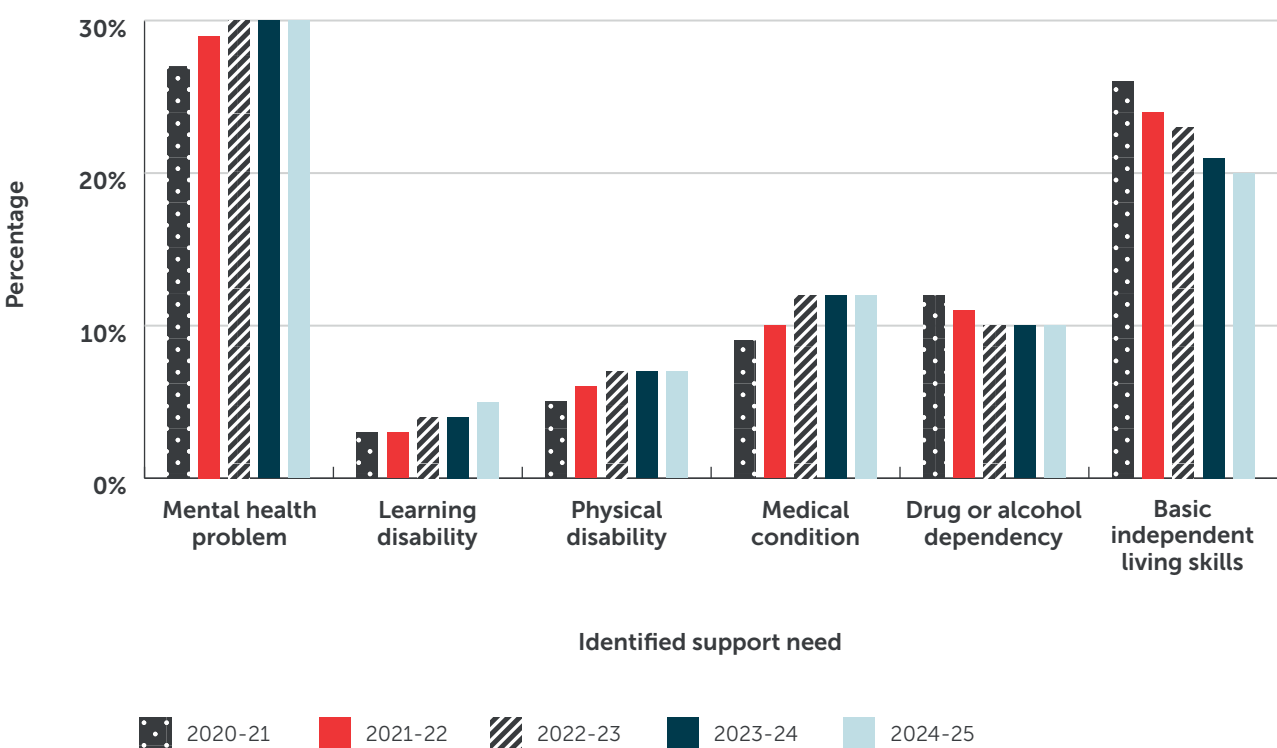
Albeit involving relatively small numbers, the largest proportionate increases involved multi-adult ('other') households – those with children up by 35% and those without children up by 23%. These latter trends may reflect the impact of increasing presentations from newly granted refugees.

Support needs

Around half of all households assessed as homeless (or threatened with homelessness) have (one or more) identified support needs. This was true of 51% of the cohort in 2024/25. As shown in Figure 4.10, the most commonly identified support needs relate to mental ill health, an issue affecting 30% of 'assessed as homeless' households in 2024/25.

The representation of people with learning difficulties, physical disability or medical

Figure 4.10: Households assessed as homeless: identified support needs



Source: Scottish Government.
Note: Financial Year 2020/21 was the first year of this series.

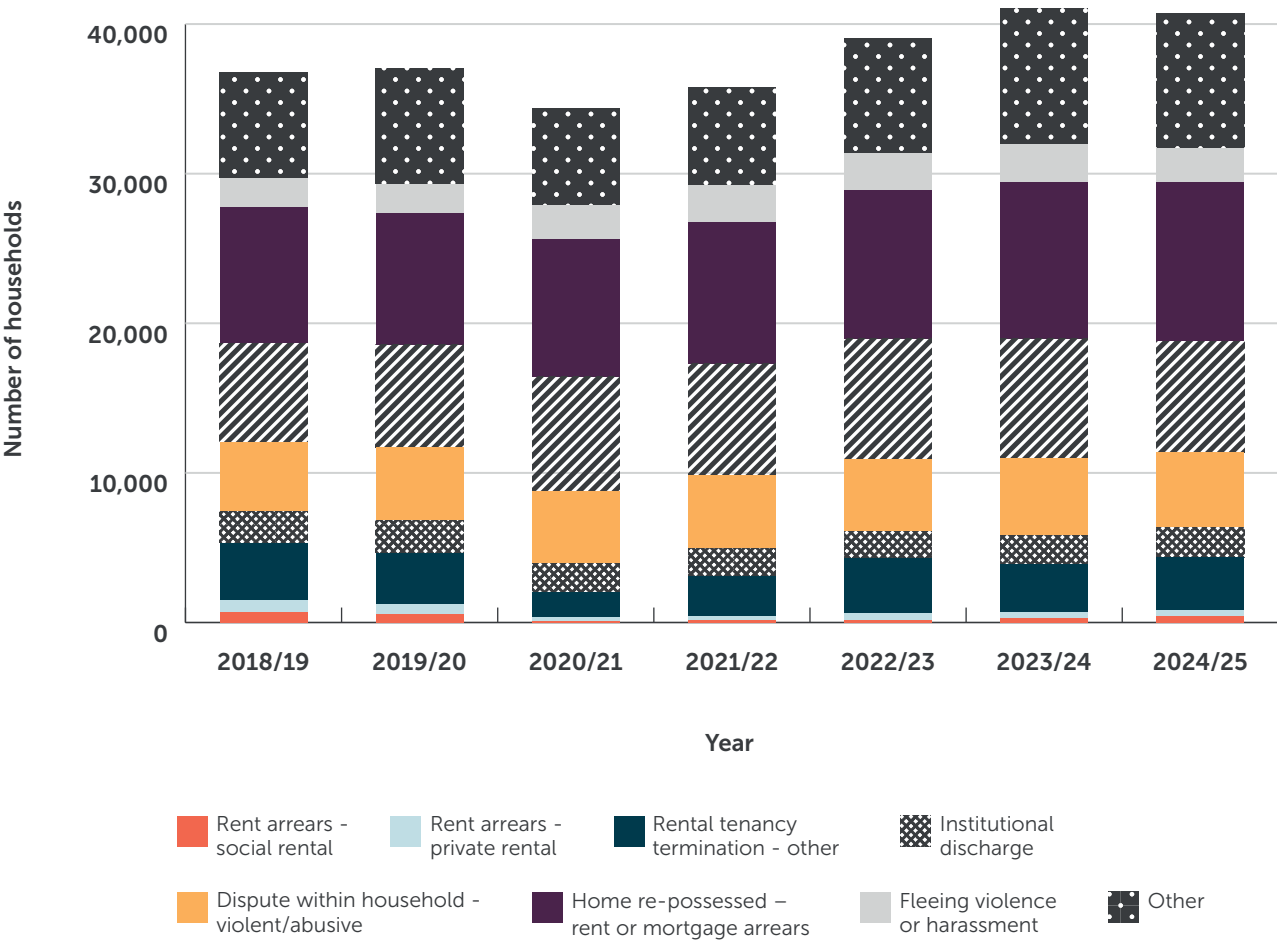
conditions has steadily increased in recent years, while the incidence of drug or alcohol dependency fell slightly during the early 2020s. A more marked reduction in support needs concerned those judged as needing help with 'basic independent living skills' – a cohort that declined from 26% of all 'assessed as homeless' applicants in 2021/22 to only 20% in 2024/25.

4.5 Immediate causes of homelessness

Most LA survey respondents (22 of 27) reported that there had been little or no change in the main factors prompting people to seek assistance over the previous three years, and official data indicates broad stability in the main immediate 'reasons for homelessness' – see Figure 4.11. The largest single identified cohort remains those 'asked to leave' an existing household, representing 26% of presenting households in 2024/25. The next largest identified 'reason for homelessness' group²⁶⁰ in 2024/25

260 Leaving aside the rather large 'other' category.

Figure 4.11: Households presenting as homeless: main immediate reason for homelessness



Source: Scottish Government

involved those losing accommodation due to relationship breakdown, accounting for 18% of presenting households in 2024/25. The next largest identified category – household dispute, violent/abusive – represented 12% of cases in 2024/25.

Tracing trends back to the immediate pre-pandemic era, it is notable that there has been only a partial revival in the incidence of homelessness due to rent arrears and other landlord action since the sharp reduction in such instances during the COVID-19 crisis. Landlord action has indeed accounted for only a very small

and generally declining proportion of all homelessness presentations in recent years. For example, in 2024/25, only 1% of presentations resulted from social landlord rent arrears evictions, with a similar proportion attributable to private landlord action on rent arrears. In fact, the former were down by 24% on the equivalent figure for 2019/20, while the latter had declined by 39% over that same period. Meanwhile, homelessness due to 'other landlord tenancy terminations' (e.g. due to private rental property sale) were 3% higher at the end of that period than at the start and accounted for around 10%

of presentations in 2024/25, as opposed to just 1% in the case of private and social rental arrears related presentations respectively.

Another related series within the Scottish Government homelessness statistics provides a breakdown of the property type occupied by presenting households immediately prior to their application. The largest identified groups here are those made homeless from the parental home (26%) and those previously living with friends or partners (19%). The next largest category is ‘own property – private tenancy’, accounting for 12% of presentations. There has been relative stability in these shares in recent years, with the notable exception of marked recent increases in homelessness originating from ‘supported accommodation’. This accounted for 2,700 presentations in 2024/25, up from only 975 in 2022/23. Our understanding is that this reflects the categorisation of Home Office accommodation for asylum seekers in the supported accommodation category in this data series (see above).

4.6 Temporary accommodation placements

As discussed in Chapter 3, trends in the scale and types of TA in use have been a key consideration in LA and the Scottish Government’s decision to declare a housing emergency. These trends are indeed alarming, and reveal LAs failing to comply with the law in various ways and levels of TA increasing contrary to the Government’s explicit aim to reduce reliance on and improve standards within TA.

Perhaps most concerning are trends in the number of households entitled to but not offered TA, instances of which stood at 4,900 in the latest quarter alone and which are heavily concentrated in Edinburgh (32% of instances) and especially Glasgow (63%). These statistics have been published since the start of 2023/24 following recognition that such ‘failures to accommodate’ had become common, even routine in these major cities - see Figure 4.12. They remain very rare elsewhere in Scotland.

Key informants commenting on these trends ventured a simple explanation, this being that demand for TA (see below) now exceeds the supply of available accommodation in Glasgow and Edinburgh:

it is a lack of capacity, simply... There’s too little property and too many people.

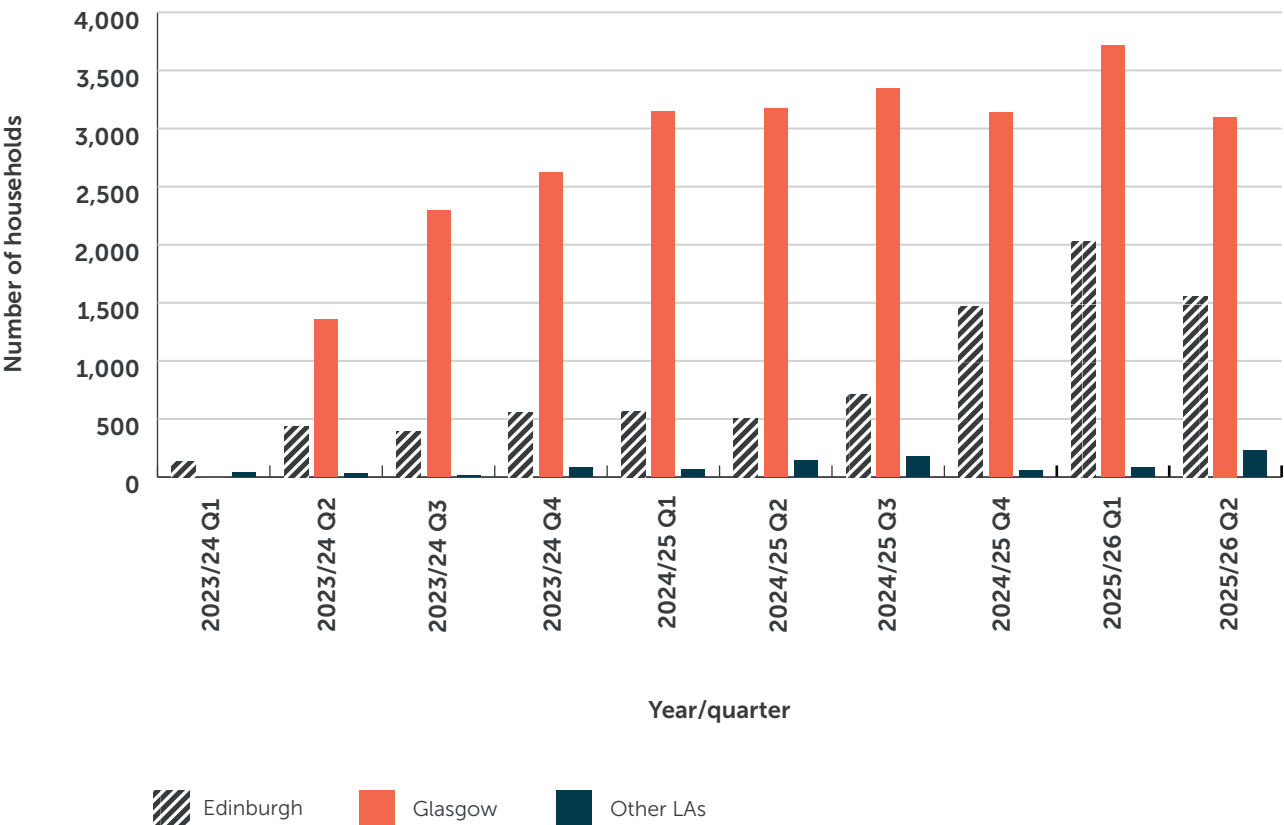
(Key informant, statutory sector)

there is no budget cap on this. This is ‘spend what you need to spend... Do what you need to do’... The issue is we just cannot secure the level of supply that we need.

(Key informant, statutory sector)

This had been exacerbated in Edinburgh by the “cliff edge” (Key informant, statutory sector) in TA supply faced when the council was required to immediately cease use of unlicensed Houses of Multiple Occupation as TA in late 2024,²⁶¹ a development which prompted the initial suspension of the city’s normal social housing allocation policies (see section

Figure 4.12: Households requiring, but not offered, temporary accommodation



Source: Scottish Government

4.7). Participants explained the serious implications on staff of these failures to accommodate, including the “brutal” (Key informant, statutory sector) impact of having to routinely “say no to people” and the need to assess risk for those not accommodated given that “risk is dynamic and not always obvious” (Key informant, statutory sector).

Demand for TA as measured by TA placements is now at a record high. By 31 March 2025 total TA placements had reached 17,245, a 57% increase in six years - see Figure 4.13. While overall number of households assessed as homeless actually fell back very slightly in the most recent period (see above), numbers in TA have continued to rise, by 6% in the last year alone. Actual demand for TA is greater

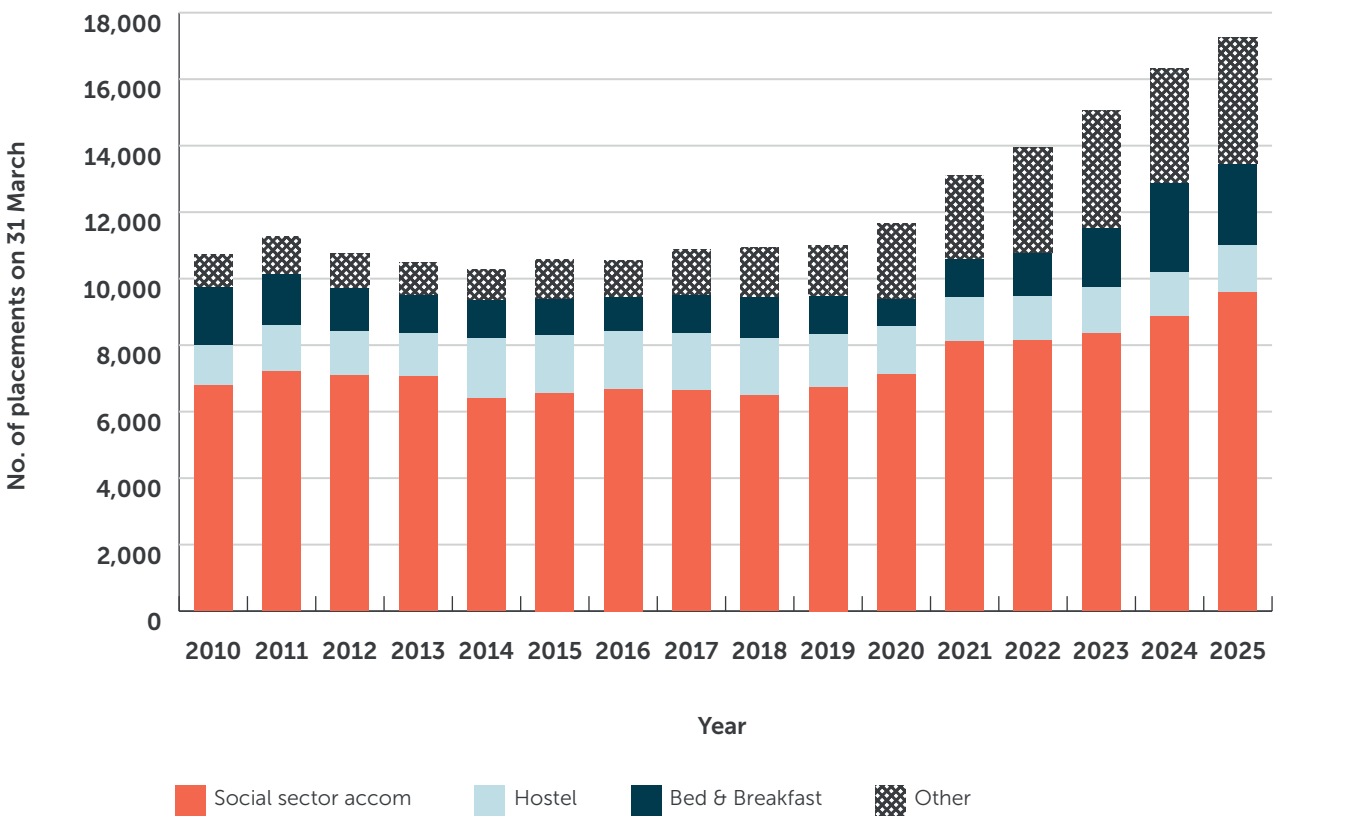
still than these numbers indicate, given the spike in LA ‘failures to accommodate’ those owed a statutory TA duty in Glasgow and Edinburgh (see Chapter 3).

Key informants explained that these ongoing increases in TA use reflect the continued impact of post-COVID-19 pressures. Especially relevant were seen to be changes in people’s willingness to stay in informal living situations (i.e. staying with friends and family) since the pandemic, and difficulties maintaining a rapid flow out of TA in challenging housing market conditions (see Chapter 2):

the nature of demand for temporary accommodation changed significantly. People

261 Thomson, C. (2024) ‘Homeless to be moved out of unlawful B&Bs and hotels’, BBC News.

Figure 4.13: Temporary accommodation placements at financial year end, 31 March



Source: Scottish Government

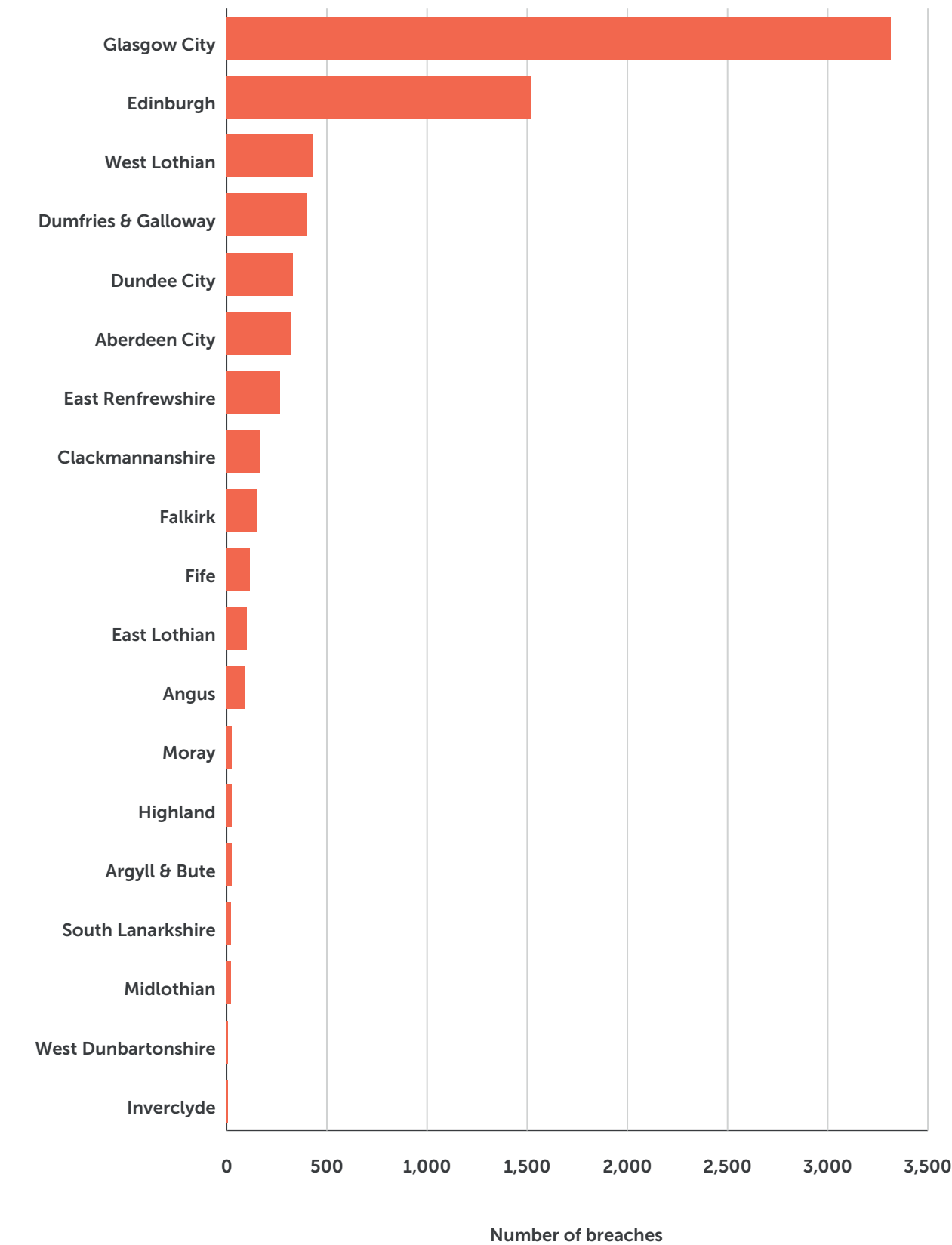
didn't feel safe having relatives, friends, living with them on a couch or a spare bedroom... we thought things would get better in the recovery period, [but] the demand for temporary accommodation kept increasing.

(Key informant, statutory sector)

the number of folk coming through the door... is still significantly higher than the capacity to rehouse them at the other end... it is still taking too long to move folk through the system. And that's principally a supply issue... supply as in properties available to move people into that are suitable for them.

(Key informant, statutory sector)

Figure 4.14: Breaches of Unsuitable Accommodation Order, Year to 30 Sep 2025



Source: Scottish Government

Within these rising totals, self-contained TA has been falling as a share of all TA, from 61% in 2019 to 56% in 2025. Put differently, in the six years to 31 March 2025 social rented sector TA grew by 42%, while B&B hotel placements grew by 116%. At March 2025, Glasgow and Edinburgh accounted for 80% of the national B&B placement total, with 68% attributable to Glasgow alone.

Concerns about the quality and impacts of B&B accommodation mean that stays are limited by law to seven days, but breaches of the Unsuitable Accommodation Order²⁶² are now routine in Glasgow and Edinburgh and common in a handful of other areas – see Figure 4.14. Nationally, breaches of the Unsuitable Accommodation Order increased fourteen-fold from 565 in 2020/21 to 7,855 in 2024/25. In this last year, 45% of the breaches were in Glasgow and 21% in Edinburgh. Several LAs were in risk management and strategic planning processes, including regulator meetings with the Scottish Housing Regular, seeking to return to compliance with relevant legislation.

The ‘other’ TA category has also been expanding rapidly (see Figure 4.13), by 150% in the period 2019–25, and has been the second largest category of TA in use since 2020. Historically this was understood to mainly include self-contained privately leased accommodation, but now also includes other forms of TA including shared tenancy accommodation (shared flats), shared Rapid Access Accommodation for people sleeping rough and community hosting, which when used to accommodate particular (non-family)

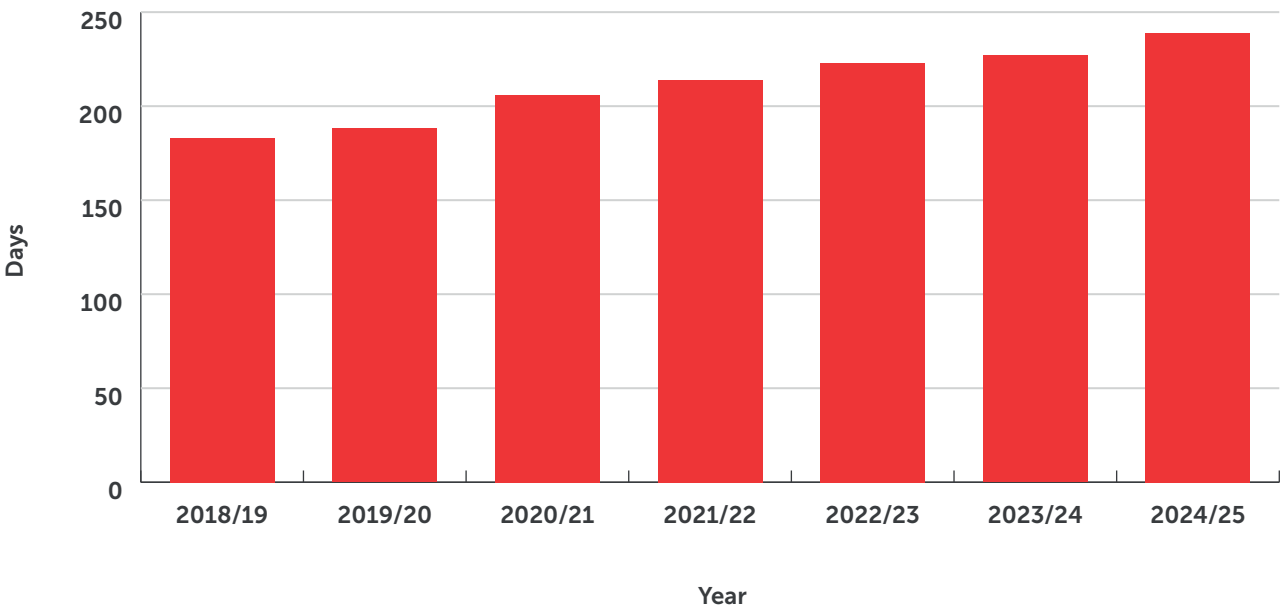
households are currently exempt from the Unsuitable Accommodation Order limiting stays in B&B and other unsuitable temporary accommodation (UTA) to seven days (see Chapter 3).

By contrast, use of hostels has been declining over the longer-term, with the number of placements in this form of TA down 11% in 2025 compared to 2019 and with the share of hostel placements as a proportion of overall TA falling from 15% to just 8% over this same period. This likely reflects the impact of the Scottish Government’s policy to reduce reliance on this kind of TA and resulting disinvestment from it by LAs, but note that in the most recent period hostel placements have increased, perhaps reflecting a stalling of disinvestment given current pressures.

Reflective of the broader pressures driving increases in the scale of TA and reliance on less desirable forms of it, Scotland has also seen ongoing increases in lengths of stay in TA – see Figure 4.15. For households whose cases closed in 2019/20, the average duration in TA was one hundred eighty-eight days, but by 2024/25 this had risen to two hundred thirty-nine days, an increase of 27% over this period and up 5% in the last year alone.

The number of children in TA has risen very substantially (by 38%) in the five years to 2025, though the rate of growth has declined over the period and numbers stabilised in the last two to three years. By 2025, the national total had risen to 10,200 – see Figure 4.16. Most (66%) were in social rental dwellings used for this purpose, though 270 were in a B&B hotel and another 165 in hostels and refuges.

Figure 4.15: Average length of stay in temporary accommodation for cases closed



Source: Scottish Government

These trends are especially noteworthy given longstanding concerns about the experiences of children in TA and the impacts of stays in TA on their health and wellbeing.²⁶³ A recent study of these experiences commissioned by Shelter Scotland, and involving direct testimony from children aged 5 to 12 and their parents, concluded that:

TA has a significant negative impact on children of all ages, affecting their safety within and outside TA where they felt fearful of the environment they were living in or were exposed to unsafe fittings;

health of children where their health worsened or they have developed new issues; and their development where they had no space to study and frequent moves disturbed their schooling and trusted peer relationships.²⁶⁴

While much is known about the circumstances and experiences of those living in TA, and its impacts upon them,²⁶⁵ very little is known about the sizeable number of households who have been accepted as statutorily homeless but have not taken up TA provided by the LA during

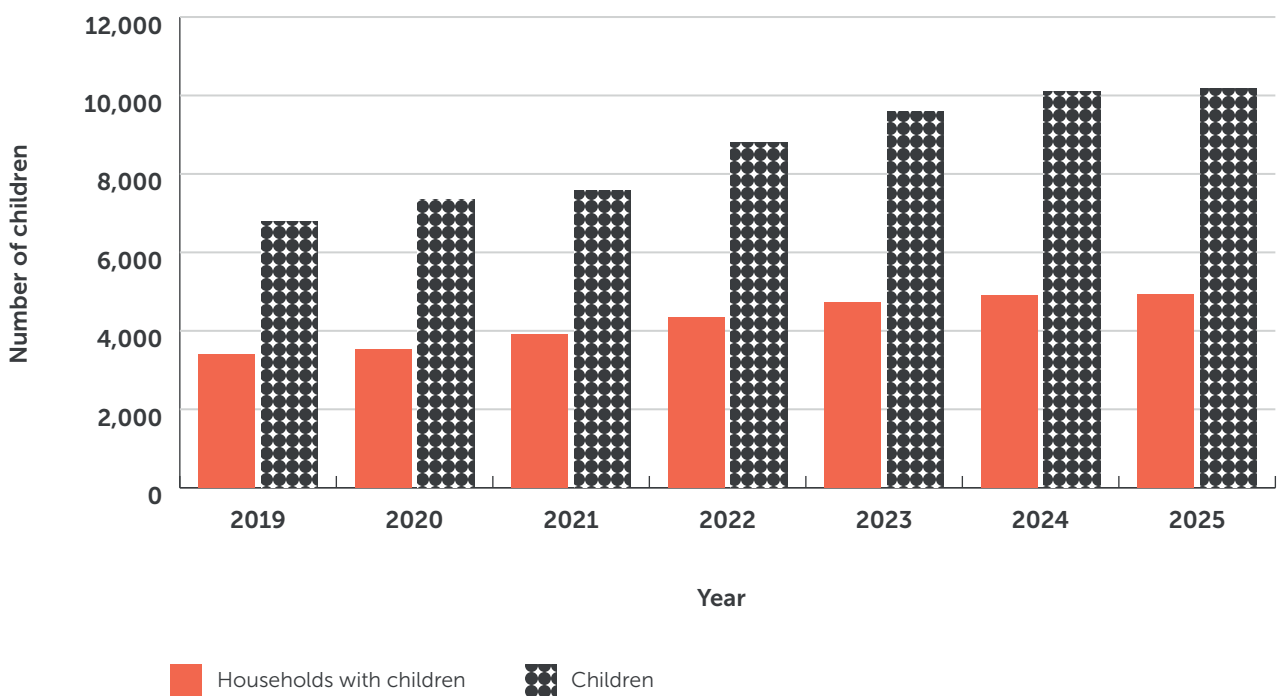
262 Legislated in 2014, the Unsuitable Accommodation Order proscribed ‘unsuitable’ TA placements of more than seven days duration – initially in relation to households including children, but extended in 2020 to all households. ‘Unsuitable’ refers to a property’s condition, its amenity in relation to a household’s special needs, or its location relative to a homeless household’s local connection. [The Homeless Persons \(Unsuitable Accommodation\) \(Scotland\) Order 2014](#) (No. 243).

263 For an extensive review of existing evidence see Svirydenka, N., Lakhanpaul, M. and Williams, J. (2025) [In Their Own Words: Children’s Experiences in Temporary Accommodation](#). Edinburgh: Shelter Scotland.

264 Ibid.

265 See other references in this section and: Watts, B., Littlewood, M., Blenkinsopp, J., & Jackson, F. (2018). [Temporary Accommodation in Scotland: Final Report](#). Social Bite.

Figure 4.16: Children in temporary accommodation at financial year end, 31 March



Source: Scottish Government

their application. This was the case for 12,800 (out of 33,500, 38%) households whose case was closed in 2024/25.²⁶⁶ Several key informants voiced concern about this group’s possible circumstances highlighting safeguarding concerns and challenges of entering TA when in work among them:

purely from a safeguarding perspective, where are they? What’s happening? How are we staying in contact?

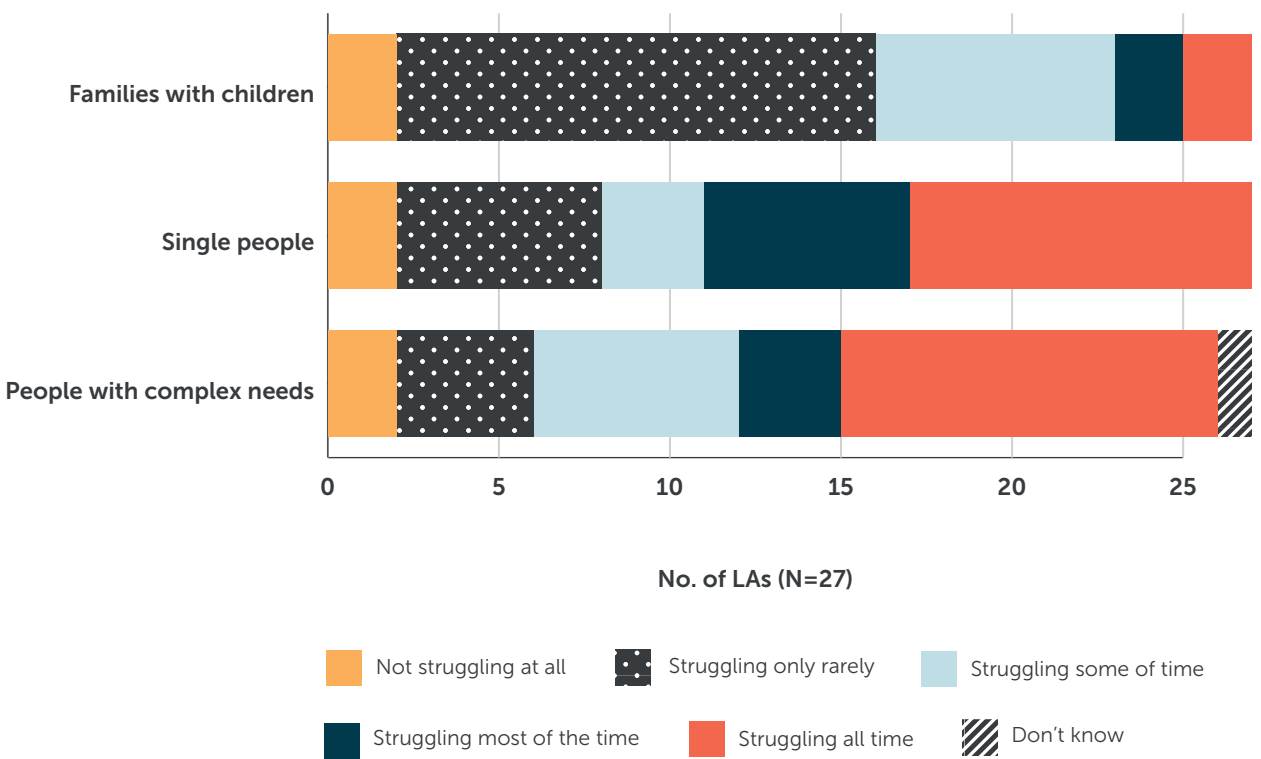
(Key informant, voluntary sector)

they’re all entitled to temp, but... they’ve made the decision not to be... I suspect in many cases because they can’t afford to... because of the way rents are charged [if you’re in work] ... or because they’ve looked at the temp offer and gone, actually, where I am now is uncomfortable, difficult and potentially dangerous, but it isn’t as bad as that.

(Key informant, statutory sector)

266 Official statistics do not specify the numbers of children involved.

Figure 4.17: To what extent, if at all, is your LA struggling to meet its temporary accommodation duties for the following groups?



Source: Aurther’s survey

Our LA survey asked several questions to explore the impacts of these substantial TA-related challenges on both households facing homelessness and LAs. In particular, we asked the extent to which LAs struggle to meet their TA duties for different types of household. The results made clear that struggling to fulfil TA obligations in terms of placements and suitability was extremely common in the case of single people and people with complex needs, and less common for families with children – see Figure 4.17. Only four of the 27 responding authorities (15%) reported that they were ‘struggling’ to meet relevant duties all, or most, of the time in relation to families, whereas this was true

for almost two thirds (59% or 16 of 27) authorities with respect to single people and more than half (52% or 14 of 27) in the case of people with complex needs.

Elaborating on these responses it was clear that challenges in relation to single people reflect challenges accessing appropriate (one-bedroomed) stock and the prioritisation of other groups:

All applicants will be offered B&B on 1st presentation. Families & CEYP [Care Experienced Young People] are prioritised to be put suitable

temp asap. Single people are in B&B for many months.

(LA, Glasgow and rest of the Clyde Valley)

Families with children and individuals with complex needs are prioritised for moves out of hotel accommodation due to the unsuitability of this environment... It is not possible to meet the needs of all groups. Single people are often most impacted, experiencing the longest stays in hotel accommodation, in some cases exceeding a year.

(LA, Edinburgh and other pressured markets)

One- bed stock in short supply leading to long waiting times for single homeless households.

(LA, Edinburgh and other pressured markets)

In the case of households with complex needs, key issues highlighted were a shortage of appropriate support accommodation options and a lack of engagement from relevant wider stakeholders:

Complex cases need support from other stakeholders and this is not always forthcoming.

(LA, Edinburgh and other pressured markets)

There is a lack of supported accommodation options for people with complex needs and this leads to placements in homeless accommodation which is not always intended to meet these complex needs.

(LA, Rest of Scotland)

Over half of responding authorities report struggling 'not at all' or 'only rarely' to meet their TA duties to families with children. Where difficulties were reported, this related to larger families and those including disabled people requiring adaptations:

larger families and those with disabilities that require adaptations - can be challenging to meet their needs in temporary accommodation.

(LA, Rest of Scotland)

larger families who may be split between two hotel/BnB rooms in the short term whilst more suitable temporary accommodation is sourced.

(LA, Glasgow and rest of the Clyde Valley)

We also asked LAs how challenging (if at all) meeting the costs of TA was for their LAs overall finances. Over half (13 of 24) described it as 'very challenging' for their authority. While some LAs were able to cover costs "fully... from rental income" (LA, Glasgow and rest of the Clyde Valley), this was not the norm, with many councils reporting significant overspends

compared to budget and having to rely on expensive hotels/B&B placements for which they could not recover (anywhere near) full costs via Housing Benefit (HB).

The cost of providing temporary accommodation presents a significant and ongoing pressure on the local authority's overall finances and is one of the most challenging aspects of the homelessness service...Current... reliance on hotel accommodation places considerable strain on the local authority's finances and limits the ability to deliver a more balanced, prevention-focused system.

(LA, Edinburgh and other pressured markets)

Temporary accommodation is expensive to deliver with additional cost that must be met by General Fund. In addition, B&B can be extremely expensive with limited HB available to assist therefore service has to meet often shortfall.

(LA, Rest of Scotland)

High running and maintenance costs for self-contained TA, costs associated with 'flipping' (i.e. converting TA placement into a permanent tenancy) and the costs of private sector leasing programmes, were also highlighted by some:

[Our] flipping programme is supported by an expansive and cost consuming replacement system... [and our] PSL [private sector leasing] Scheme... is only possible by diverting internal funding stream... replac[ing] buildings which are unsuitable is causing a range of issues and challenges.

(LA, Rest of Scotland)

we are operating at a significant deficit once RSL [Registered Social Landlord] rents, furnishings, repairs etc. are paid for.

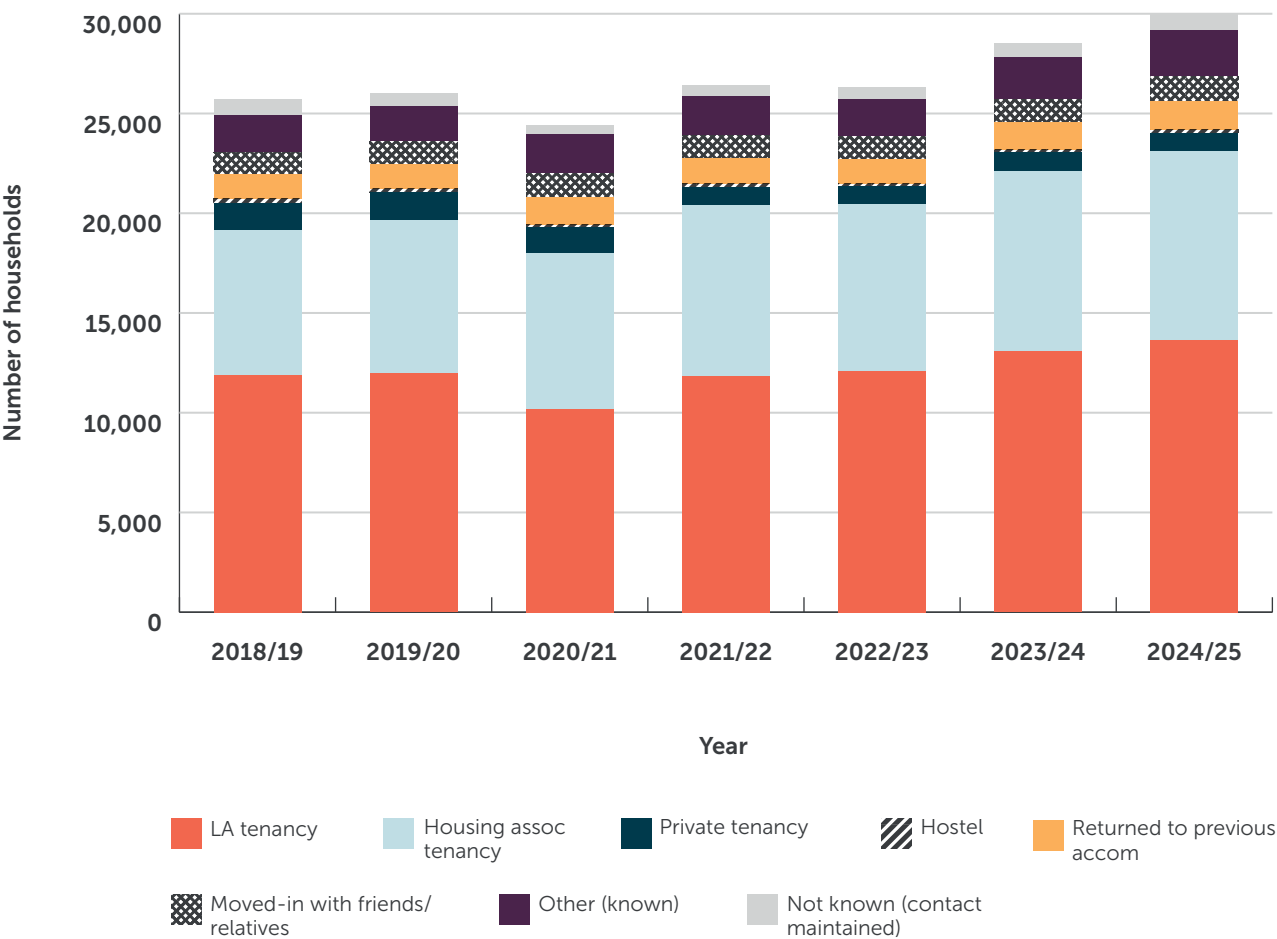
(LA, Rest of Scotland)

4.7 Rehousing and other outcomes

Some 30,000 cases involving households assessed as unintentionally homeless or threatened with homelessness were closed in 2024/25 with 80% of these (24,000) being discharges of duty where the household secured settled accommodation, compared to 81% (or 21,000 cases) in 2019/20, a nominal increase of 14% – see Figure 4.18. Discharges of duty into social housing specifically increased by 17% to 23,000 over this same period.

Our LA survey suggests that recent trends in the availability of and access to social housing for homeless households have been mixed across Scotland, with around half of LAs reporting stability and a quarter to a third reporting increases or declines in the last year – see Figure 4.19.

Figure 4.18: Households assessed as homeless, and with cases closed in year: Rehousing outcomes

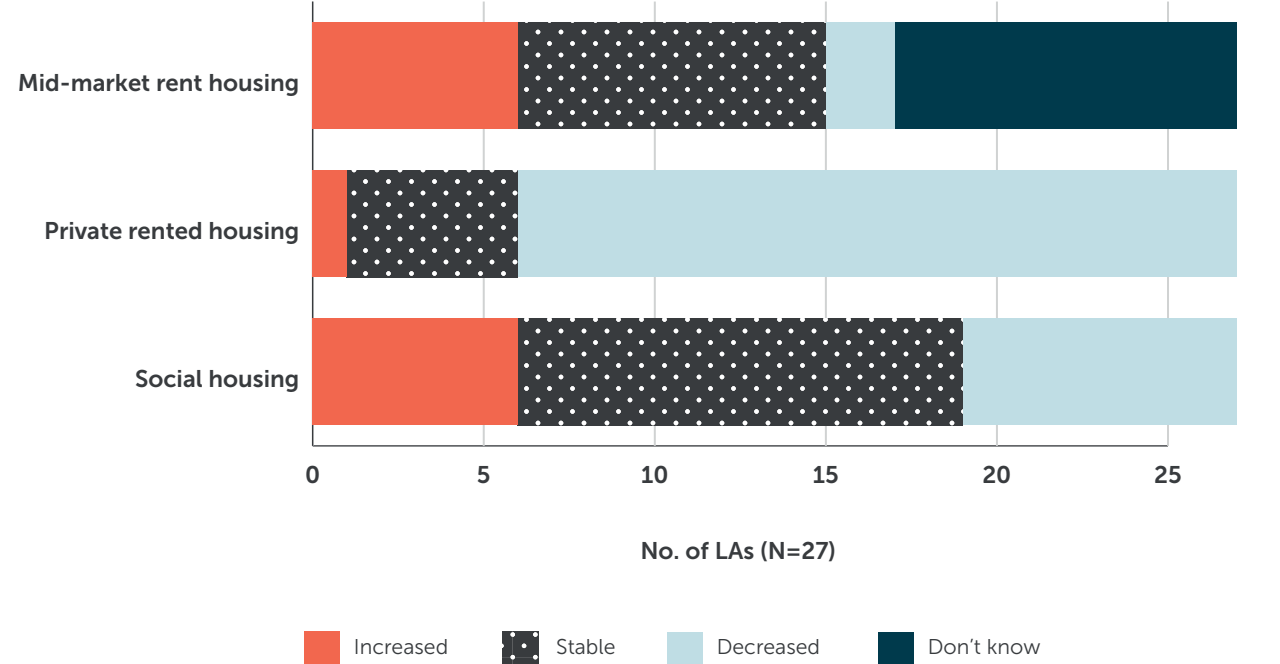


Source: Scottish Government.
Note: 'assessed as homeless' includes assessed as threatened with homelessness.

This varied picture appears to reflect the playing out of several factors in diverse ways in different areas. These include the declining availability of social lets (see Chapter 2), attempts to counter this via acquisitions and new builds, high demand for social housing from non-homeless households, and the greater or continued priority given to homeless households in some areas in light of the extreme pressures facing councils:

Social housing has increased due to a small new build programme and local allocation polices amended to support homeless households.
(LA, Glasgow and rest of the Clyde Valley)

Figure 4.19: Have there been changes in the availability of, or access to, different types of accommodation for those experiencing homelessness over the past year (i.e. 2025)?



Source: Authors' survey

the availability of social housing has continued to decline relative to need... with increased competition for lets from other housing groups and sustained pressure from homelessness statutory duties. This has reduced access to permanent accommodation for homeless households over the past year.

(LA, Rest of Scotland)

Increased tenancy sustainment has reduced turnover and number of lets.

(LA, Rest of Scotland)

Fife Council has developed a transfer-led allocation policy to generate churn in the social housing stock and emphasises flipping TA at scale to minimise transitions for homeless households.²⁶⁷ This was referenced by several participants as a notable "experiment" (Key informant, statutory sector) underway to deal with the challenges outlined in this chapter and Fife was reported to be moving out of systemic failure (see Chapter 3) in part as a result of the policy.

267 Fife Housing Partnership (2024) [Homelessness Strategy 2024 - 2027](#). Online: Fife Council.

Edinburgh offers an extreme example of efforts to prioritise homeless households in the allocation of social housing. In April 2025, the council's Housing, Homelessness and Fair Work Committee agreed to suspend the council's house letting policy in order to address non-compliance with key aspects of homelessness legislation, as manifested in failures to accommodate and breaches of the Unsuitable Accommodation Order (see above).²⁶⁸ Since that time, available homes have only been allocated to homeless households and those with the most urgent housing needs, or used as TA. The suspension is to remain in place until March 2027, by which time the council anticipate being compliant with relevant legal duties.²⁶⁹ Explaining the origins of this move, one participant commented:

the rationale [for the suspension] was failures to accommodate... failures to accommodate were spiking wildly. So it was, right, well, something else is going to need to be done here, because that's just unacceptable. That is health and safety, that is life and limb stuff, that amount of people being out there... [and a] legislative and compliance risk.

(Key informant, statutory sector)

They described the move as the 'least worst option', however, and were cognisant of the potential negative consequences of the decision:

Discussions have been tortuous... around overcrowding, around different types of priority... suspending an allocations policy and minimising who can get it does affect other people.... everyone who is waiting for a house in the city, or a social house, may be affected by this.

(Key informant, statutory sector)

Wider stakeholders commenting on this development varied in their views. Some stressed concerns about its potential negative consequences, emphasising possible impacts on incentives and the behaviours of other groups in housing need:

I don't think that's going to be good in the end...I do see sense in really stepping up allocations... but [at some point] that... takes away the incentive for others to wait on a list... waiting on a turn to be offered a house.

(Key informant, statutory sector)

What kinds of behaviours does that drive? Edinburgh has... made a really difficult decision to do something quite radical, because of the situation that

they're in and because of that lack of capacity and lack of supply... [but] what kind of message does that give? It's difficult.

(Key informant, voluntary sector)

Others were more unequivocally supportive, seeing this move as a radical and necessary attempt to manage the acute challenges faced in Edinburgh:

[Edinburgh are] trying something different... I'm interested in what the impact is... the council needs to get credit for trying to think big.

(Key informant, statutory sector)

in the short term it will have a big enough effect to shift the dial in a way that the dial needs shifted. It's not the whole answer, and nor should it be a permanent thing... It's not perfect and there are problems that it causes...It's an imperfect but better solution than doing nothing.

(Key informant, voluntary sector)

In contrast to these trends in the use of social housing to rehouse homeless households, statutory data on rehousing outcomes shows that discharges of duty into the PRS have plummeted by 32% since 2019/20, from 5% of cases closed during that year to 3% in 2024/25 (Figure 4.18). Over three quarters of LA survey respondents reported a decline in the availability of and access to this tenure for homeless households in the last year.

The primary explanations given were high and increasing rents making the PRS unaffordable for this group and/or a small and declining stock of rental properties, often linked to landlords selling up:

PRS is very competitive... with high rents and fewer properties with landlords selling up.

(LA, Rest of Scotland)

Rents in the PRS continue to rise and freezes on LHA [Local Housing Allowance] rates make the PRS more unaffordable for households who receive support with housing costs through the welfare system. Recent information also suggests that there are fewer PRS listings online in the... area.

(LA, Glasgow and rest of the Clyde Valley)

One statutory sector participant saw this low use of the PRS as a "missed opportunity" and wanted to ensure "best use" was being made of "all the homes... that exist" in Scotland, though a voluntary sector participant saw such an emphasis as misplaced given the challenges of affordability and security associated with private rented housing.

Fifteen of the 27 LA survey respondents believed that access to, or availability of, mid-market rent (MMR) properties had remained stable or improved in the past year (see Figure 4.19). Just two reported a decrease. Open text responses indicate that these findings reflect the small scale of MMR provision in many local areas

268 Housing, Homelessness and Fair Work Committee (2026) '[Suspension of Allocations Policy](#)'. Online: The City of Edinburgh Council.

269 Scottish Housing Regulator (2026) '[Engagement plan from 1 April 2026 to 31 March 2027](#)'.

and its limited use to date for homeless households, something one respondent wanted to see national policy reforms to alter:

There has been an increase in mid-market rents in the area from social landlords, however to our knowledge this has not supported anyone on our homeless list.

(LA, Edinburgh and other pressured markets)

Not much change in MMR but supply is low in general in this area.

(LA, Edinburgh and other pressured markets)

The supply of mid-market rent and other housing options needs to be significantly boosted... this is likely to require significant change to the finance, investment, subsidy and legislative system nationally.

(LA, Rest of Scotland)

A number of respondents, however, mentioned local pilots or support for expanding MMR use, so we may start to see changes in the significance of this tenure from a homelessness perspective in future years:

Our MMR provision remains stable, however this may grow in the year ahead as the council progresses a pilot MMR project.

(LA, Glasgow and rest of the Clyde Valley).

5. Core homelessness: numbers, projections and policy impacts

Key findings

In 2024, overall core homelessness in Scotland stood at 22,800 households, with the overall scale of core homelessness having risen by 54% (8,000) from 2020, after a period of relative stability between 2014 and 2019 and a dip during Covid. These increases reflected housing market pressures, an extended cost of living crisis, high levels of overall migration, low levels of social rented lettings and weak economic performance.

Rates of core homelessness in Scotland are lower than rates in England, by around 40% in 2024. Within Scotland rates are generally higher and have tended to increase in the main city regions of the central belt, while rates are lower and tend to have fallen in other sub-regions including the more rural parts of the country.

It is predicted that core homelessness will remain at a similar level in 2028 to 2024, then rise slightly to 23,100 by 2031 before declining gradually back to just below 2024 levels in 2041 (-6.8%, or 21,250). This projection assumes the continuance of economic conditions reflected in current official forecasts and current policies.

Ten different policy mechanisms or changes were tested for their impacts on core homelessness, individually and in combination, using our projection

model, looking at short, medium, and longer time horizons. In the shorter term, the most effective policies for reducing core homelessness would be increased direct allocation of social housing to core homeless households, fuller prevention utilising forthcoming extended duties and fuller application of existing methods, and improved welfare benefits, including measures to reduce destitution, and indexing of the Local Housing Allowance (LHA) to inflation (CPI).

In the longer term, the largest projected impacts on reducing core homelessness, in addition to the above social housing allocation, prevention, and welfare measures, would include higher economic growth with a better regional balance and increased Housing First provision. Other useful contributions would be made by indexing of the LHA and increased, appropriately targeted, new social housing supply.

A comprehensive programme of the recommended measures is shown to be capable of reducing core homelessness by 47% by 2028, and 55% by 2036, compared with what it would have been without any change in policies. Such a scenario may be challenging to fully realise on this timescale given fiscal constraints and other challenges identified in earlier chapters of this report. Nevertheless, this scenario could by 2036 see core homeless 55% below the level of 2024. Furthermore,

unsuitable temporary accommodation (UTA) would be down by 93%, rough sleeping would be reduced by 66%, hostels by 66%, and sofa surfing down by 50%.

5.1 Introduction

Having analysed statutory homelessness trends in Chapter 4, we now move on to examine homelessness from a different angle. This chapter presents updated²⁷⁰ estimates of the level and composition of ‘core homelessness’ in Scotland in 2024 (section 5.3). It then presents updated forward projections²⁷¹ of core homelessness over the next two decades (section 5.4 and 5.5). Finally, our forecasting model is used to examine the impacts of a range of potential policy and practice changes on the likely level of core homelessness numbers, as well as key numbers in the wider statutory homelessness system (sections 5.6 and 5.7).

The concept of core homelessness

The core homelessness concept was first introduced in research undertaken with Crisis in 2017.²⁷² Its components and their definitions as applied in this study are shown in Table 5.1: Core homelessness categories and definitions across.

The development of the core homelessness concept seeks to enable a robust measurement framework that overcomes limitations in traditional approaches to homelessness calibration used in the UK, and in particular on statutory homelessness statistics (which track only those people seeking local authority (LA) homelessness assistance and who are eligible for it), and counts or estimates of rough sleeping. While both of these approaches are informative and important, they are also subject to shortcomings that limit their value for analytical purposes – including cross-country comparison (even within UK),²⁷³ trend over time analysis, and serving as a basis for projections on the possible future scale of homelessness. A full account of the background to and development of the core homelessness concept is provided in the 2021 Homelessness Monitor for England.²⁷⁴

Table 5.1: Core homelessness categories and definitions

Category	Description
Rough sleeping	Sleeping in the open e.g. in streets, parks, carparks, doorways
Unconventional Accommodation	Sleeping in places/spaces not intended as normal residential accommodation, e.g. cars, vans, lorries, caravans/motor home, tents, boats, sheds, garages, industrial/commercial premises
Hostels etc.	Communal emergency and temporary accommodation (TA) primarily targeted at homeless people including hostels, refuges, shelters
Unsuitable Temporary Accommodation	Homeless households placed in TA of certain types, viz Bed and Breakfast (including hotels with shared facilities), Private Non-self-contained Licensed/Nightly Let, and Out of Area Placements ²⁷⁵
Sofa surfing	Individuals or family groups staying temporarily (expecting or wanting to move) with another household, excluding nondependent children of host household and students, who are also overcrowded on the bedroom standard; from 2023 this also includes cases where individuals or groups stay temporarily with another household when they would otherwise have been homeless.

There is substantial but far from complete overlap between core homelessness and statutory homelessness. We know that in 2025, across the UK 38% of core homeless households in a representative national survey had applied as homeless at the time of being surveyed in a range of crisis services,²⁷⁶ while around 53-60% of those surveyed in such services who had applied to the council were also core homeless. These overlap proportions would be likely to increase as cases progressed, and

appear to be (as expected) somewhat higher in Scotland where a wider group are owed the full rehousing duty,²⁷⁷ but it is still the case that overlap is far from complete.

Those accepted as statutory homeless and also core homeless include some people staying in hostels and most of those in UTA. Examples of statutory homeless households who are not counted as core homeless are those in self-contained

270 Bramley, G. (2017) [Homelessness projections: core homelessness in Great Britain](#). London: Crisis; Bramley, G. (2021) [Research on core homelessness and homeless projections: Technical report on the new baseline estimates and scenario projections for Scotland and Wales](#). Online: Heriot-Watt University.

271 This model projects forward over seventeen years numbers of households experiencing different forms of core homelessness, and related numbers within the statutory homeless system, based on an integrated set of conditional forecasts of key economic, demographic and housing market factors for sub-regions across Scotland and Great Britain.

272 Bramley, G. (2017) [Homelessness projections: core homelessness in Great Britain](#). London: Crisis; Bramley, G. (2019) [Housing supply requirements across Great Britain for low-income households and homeless people: Research for Crisis and the National Housing Federation; Main Technical Report](#). Edinburgh: Heriot-Watt University; Watts, B., Bramley, G., Fitzpatrick, S., Pawson, H. and Young, G. (2021) [The homelessness monitor: Scotland 2021](#). London: Crisis; Bramley, G. (2021) [Research on core homelessness and homeless projections: Technical report on the new baseline estimates and scenario projections for Scotland and Wales](#). Online: Heriot-Watt University; Watts-Cobbe et al (2024) [The homelessness monitor: Scotland 2023](#), Crisis, Section 5.

273 Office for National Statistics (2019) [UK homelessness: 2005 to 2018](#). Online: Office for National Statistics; Watts, B., Bramley, G., Fitzpatrick, S., McMordie, L., Pawson, H. and Young, G. (2022) [The homeless monitor: Great Britain 2022](#). London: Crisis.

274 Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. and Blenkinsopp, J. (2021) [The homelessness monitor: England 2021](#). London: Crisis; Bramley, G. (2021) [Research on core homelessness and homeless projections: Technical report on the new baseline estimates and scenario projections for Scotland and Wales](#). Online: Heriot-Watt University.

275 This definition used for Core Homelessness since 2017 is broadly the same as the definition used in the Scottish Unsuitable Temporary Accommodation Order, but data limitations in Scottish statistical returns mean we can only make an approximate estimate of numbers. For details of the [Unsuitable Temporary Accommodation Order see Homeless Network Scotland \(2021\) 5-minute briefing: the unsuitable accommodation order](#).

276 Services sampled for the Destitution in the UK survey (DUKS) are primarily NGOs providing advice, food aid, meals, homeless drop-ins, accommodation and other support for homeless people and migrants; they exclude statutory homelessness services per se but include NGOs providing preventative, accommodation and other supports to homeless people on behalf of local authorities. See Fitzpatrick, S., Bramley, G., Treanor, M., Blenkinsopp, J., McIntyre, J., Johnsen, S. and McMordie, L. (2023) [Destitution in the UK 2023](#). York: JRF.

277 The sample size in Scotland is limited and drawn from only 2 large local authorities

temporary accommodation (TA) and some cases treated as 'homeless at home', but not meeting our definition of sofa surfing. Examples of core homeless households who are not in the statutory numbers would include people sleeping rough or in unconventional accommodation and hostel residents who have not applied to the LA, as well as many/most sofa surfers.

5.2 Core homelessness estimates and trends

In this section we present evidence on the level of core homelessness in Scotland, on a typical day in 2024.²⁷⁸ The estimates of core homelessness in the base period (2024) draw on nine data sources overall. Most components triangulate two or more data sources, helping to address variations in statistical robustness in terms of coverage, definitions used and sample sizes applying to any single measure. The methods, sources, and assumptions used to estimate numbers in each category of core homelessness are summarised in Table 5.2: Summary of Sources and Assumptions for Baseline Snapshot Estimates: Scotland 2024. More details on the datasets and weightings given to each component are provided in Appendix 3 with further background in the 2021 Technical Report.²⁷⁹

- In updating the estimates for 2024 we have taken account of:
- Local authority statistical returns (HL1) counting and profiling households engaging with the statutory homeless system, including flows of applicants and stocks of households in TA, as well as prevention activity (covered by PREVENT1 returns);
 - Destitution in the UK 2019 and 2022 surveys of users of crisis services (with some reference to 2025 findings as well);
 - Additional data on the incidence and duration of different kinds of homelessness experience in the last two years or ever, based on Kantar Public Voice survey of a representative sample of UK adults in 2020, including a new approach to estimating the scale of unconventional accommodation asking detailed questions about specific forms of this experienced in last two years and ever;
 - DWP freedom of information (FOI) dataset on HB cases in short term, emergency or transitional²⁸⁰ accommodation, including a new estimate of the scale of hostels etc. use, 2016-2025; this source also provides alternative estimates of categories of TA which are averaged with LA HL1 data;
 - An analysis of Scottish Household Survey data to estimate sofa surfing (and also demographic drivers at local level) over the period 2010-18;

Table 5.2: Summary of sources and assumptions for baseline snapshot estimates: Scotland 2024

Category of core homelessness	Central estimate
Rough sleeping	Statutory Homeless Returns HL1 applicants slept rough in last three months, assuming 85% apply to LA & annual=1.8x three months; at local level averaged with Destitution survey/ UK Household Longitudinal Study composite model prediction of rough sleeping
Unconventional Accommodation	Public Voice Survey predictive formula*
Hostels etc. (incl shelters, refuges)	Higher of: LA HL1 TA returns, adjusted for Destitution survey estimate of proportion applied to LA as homeless; and Department for Work and Pensions (DWP) Freedom of Information (FOI) data on 80% ²⁸¹ of 'short term emergency and transitional accommodation cases claiming Housing Benefit (HB)
Unsuitable Temporary Accommodation	Average of LA HL1 return (counting half of 'other' category) and DWP FOI return (adjusted for % on HB)
Sofa surfing	Average of Scottish Household Survey, Public Voice & (55% of) newer composite model prediction based on Family Resources Survey (FRS) and Destitution in the UK Survey (DUKS) (2021/22) of core homeless, using Labour Force Survey (LFS) regional trends to update, where Scottish Household Survey and LFS estimates are adjusted for temporary residents based on English Housing Survey evidence, and FRS/DUKS predictions are given double weight.

Notes: * This formula for unconventional accommodation is mainly driven by other elements of core homelessness; + The adjustment for 'temporary residents' is based on analysis of Survey of English Housing 2017-19 data where a new question is asked about people having stayed temporarily with main households who would otherwise have been homeless (there is no equivalent data in Scotland); this group are not covered in conventional household surveys which omit temporary residents.

278 In general, all references to years should be taken to refer to Financial Years, so '2024' means April 2024-March 2025, . At the time of writing, we do not have complete data for FY 2025/26.

279 Bramley, G. (2021) [Research on core homelessness and homeless projections: Technical report on the new baseline estimates and scenario projections for Scotland and Wales](#). Online: Heriot-Watt University.

280 Adjusted to exclude estimated numbers in certain transitional rehab-type facilities, based on Blood, I., Copeman, I. and Finlay, S. (2016) [Supported accommodation review](#). Online: Department for Work and Pensions and Ministry of Housing, Communities and Local Government and Beatty, C., Bimpson, E., Gilbertson, J., McCarthy, L., Sanderson, E. and Wilson, I. (2024) [Supported Housing Review 2023](#). Online: Ministry of Housing, Communities and Local Government and Department for Work and Pension.

281 Assuming 73% of short term, emergency and transitional accommodation relates to homelessness in Scotland, and 91% of users are on HB see Beatty, C., Bimpson, E., Gilbertson, J., McCarthy, L., Sanderson, E. and Wilson, I. (2024) [Supported Housing Review 2023](#). Online: Ministry of Housing, Communities and Local Government and Department for Work and Pension.

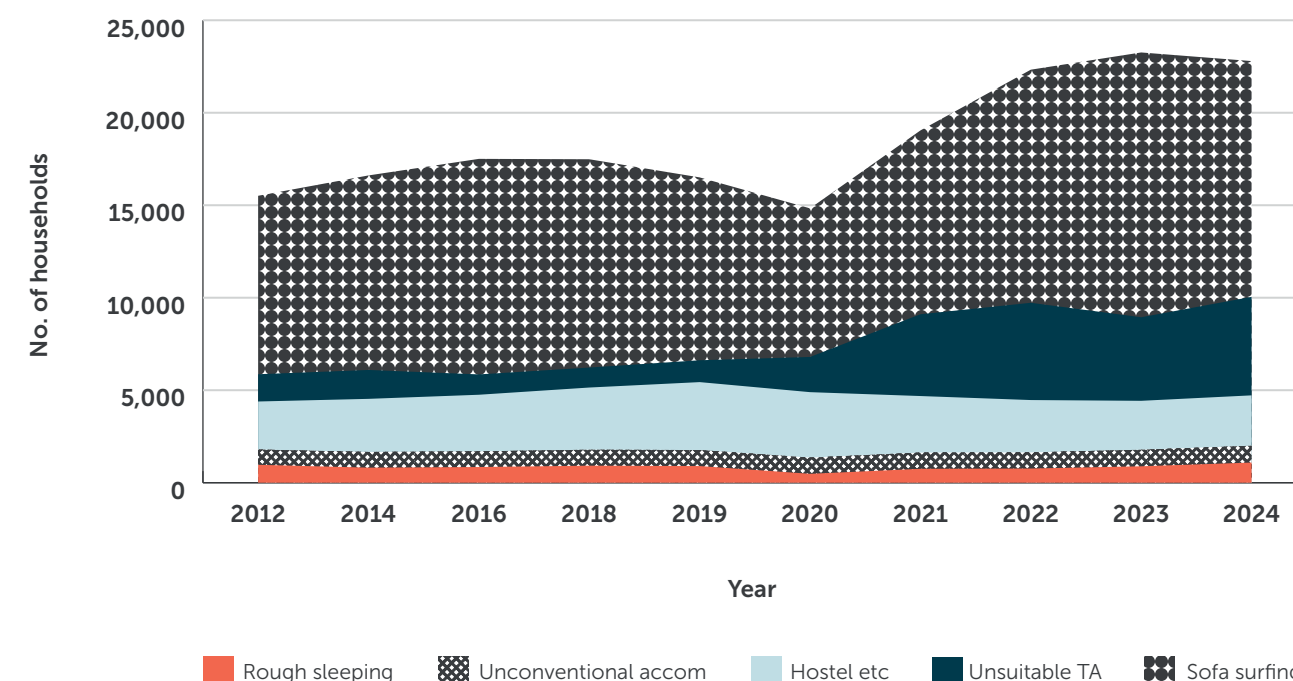
- A composite model-based prediction approach to rough sleeping and overall core homelessness, based on joining DUKS and UK Household Longitudinal Study datasets for a common set of variables and developing logistic regression models which can predict down to LA level;²⁸²
- A similar composite model-based prediction of rough sleeping and overall core homelessness (particularly relevant for sofa surfing) combining DUKS for 2022 and FRS data for 2021-22;
- Use of Labour Force Survey (LFS) data on concealed households to help make for more robust estimates of sofa surfing over time; this is also linked to estimates for the additional numbers of sofa surfers who are not usually resident household members, derived from English Housing Survey, but mapped to other UK countries using LFS;
- We now include a wide range of data from the Scottish Census of 2022, published since the last Scottish Monitor, in updating the predictive models and the resulting estimates feeding into this set of estimates and projections.

Figure 5.1 shows our central estimates of core homelessness in Scotland and its composition in terms of the five main categories over the period 2012-2024. In 2024, the number of core homeless households in Scotland was about 22,800, up from the relatively stable levels of around 16,000 seen until 2019, and the particular drop in the Covid year of 2020. This recent strong upward trend is exhibited most strongly in the unsuitable temporary accommodation (UTA)

category, while also apparent for rough sleeping and for the largest category, sofa surfing. These trends provide a further perspective on the 'housing emergency' declared quite widely across Scotland and discussed in Chapters 2 and 3.

UTA tends to be the most volatile element of core homelessness, influenced by a wide range of factors, but primarily reflecting of the dynamics of homeless applications and the overall scale of demand for scarce social rented letting spilling into growth in TA demands. Underlying drivers include economic factors associated with the cost of living crisis after 2022, rising market rents, rising unemployment and economic inactivity, as well as sluggish new housing output (exacerbated by cuts to the Affordable Housing Supply Programme – see Chapter 2), and population pressures from record international migration between 2021 and 2024. Although use of hostel, refuge and shelter accommodation appeared to be on a downward trajectory (after increasing in the period to 2019), probably reflecting the unwinding of some special COVID-19 provision, and the initial impact of Housing First and other rapid rehousing initiatives, this has now stalled. Specific factors which have fed rising homeless pressures in this period have included the transition of a substantial cohort of Ukrainian refugees from special accommodation into the mainstream housing system, and a similar effect from the acceleration of Home Office processing of asylum claims to reduce the backlog.

Figure 5.1: Core Homeless household numbers by component, Scotland 2012-24 (snapshot estimate at point in time)



Source: Author's estimates based on sources identified and using assumptions and weightings described in Bramley, G (2021), *Research on core homelessness and homeless projections: Technical report on the new baseline estimates and scenario projections for Scotland and Wales*. Heriot-Watt University. <https://doi.org/10.17861/5bs8-jd60>. Table 5; as modified by Table 5.2: Summary of Sources and Assumptions for Baseline Snapshot Estimates: Scotland 2024 in Watts-Cobbe et al (2024), *The Homelessness Monitor: Scotland 2023*, Crisis; and Table 5.2: Summary of Sources and Assumptions for Baseline Snapshot Estimates: Scotland 2024 above in this volume.

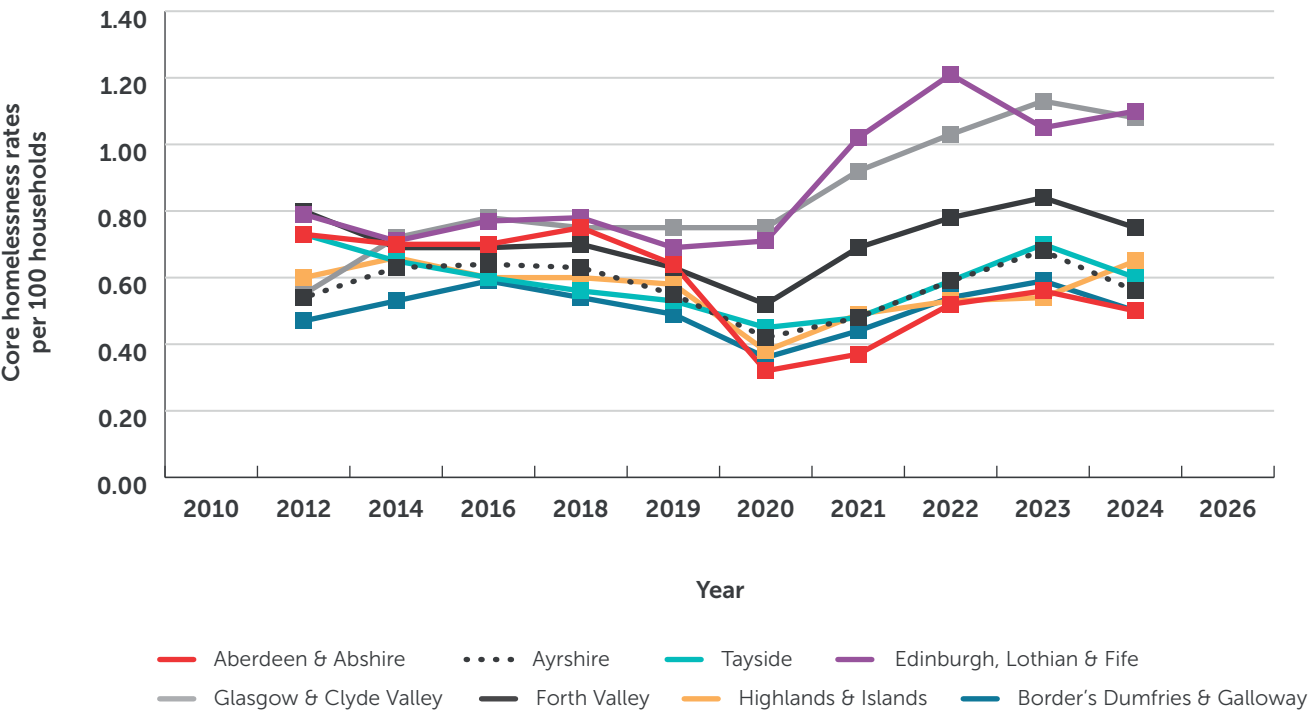
An analysis of core homelessness rates by sub-region is shown in Figure 5.2.²⁸³ Homelessness numbers in Scotland are dominated by the two city regions of the central belt, Glasgow and Clyde Valley and Edinburgh-Lothian-Fife region, but this position has been greatly exacerbated by trends since 2020. In the period around 2016, core homelessness rates varied only between around 0.6% and just under 0.8% of households. Since then, a big divide has opened up between the two large central city regions and most of the rest

of the country, the former having rates almost double most of the remaining regions, except for the Forth Valley. Rates of core homelessness in central city regions barely dropped during COVID-19 and then grew strongly up to 2022/23, with a levelling in the last year or so. The main group of other regions saw a big fall before and during COVID-19 with more rural and remote areas seeing the lowest rates. Although they have subsequently seen increases up to 2023, with some fallback in the latest year, their rates

²⁸² These particular models have been re-estimated using improved linked LA level data, following the general approach exemplified in Bramley, G. and Fitzpatrick, S. (2023) 'Capturing the neglected extremes of UK poverty: a composite modelling approach to destitution and food bank usage', *Journal of Poverty and Social Justice*, 31(1), pp. 5–26. Available at: <https://doi.org/10.1332/175982721X16649700901023>; see also Bramley, G. & Fitzpatrick, S. (2026) 'Homelessness and rough sleeping risks and drivers in Great Britain: a composite survey modelling approach', *Housing Studies* (E-pub ahead of print)

²⁸³ For the background to the regions used see Leishman, C., Gibb, K., Meen, G., O'Sullivan, T., Young, G., Chen, Y., Orr, A. and Wright, R. (2008) *Scottish Model of Housing Supply and Affordability*. Edinburgh: Scottish Government. While it is possible to break the analysis down to LA level, margins of error given small sample sizes for some of the components mean we have more confidence reporting findings at the regional level.

Figure 5.2: Core homelessness rates per 100 households by sub-regions of Scotland, 2012-2024



Sources: as for Figure 5.1

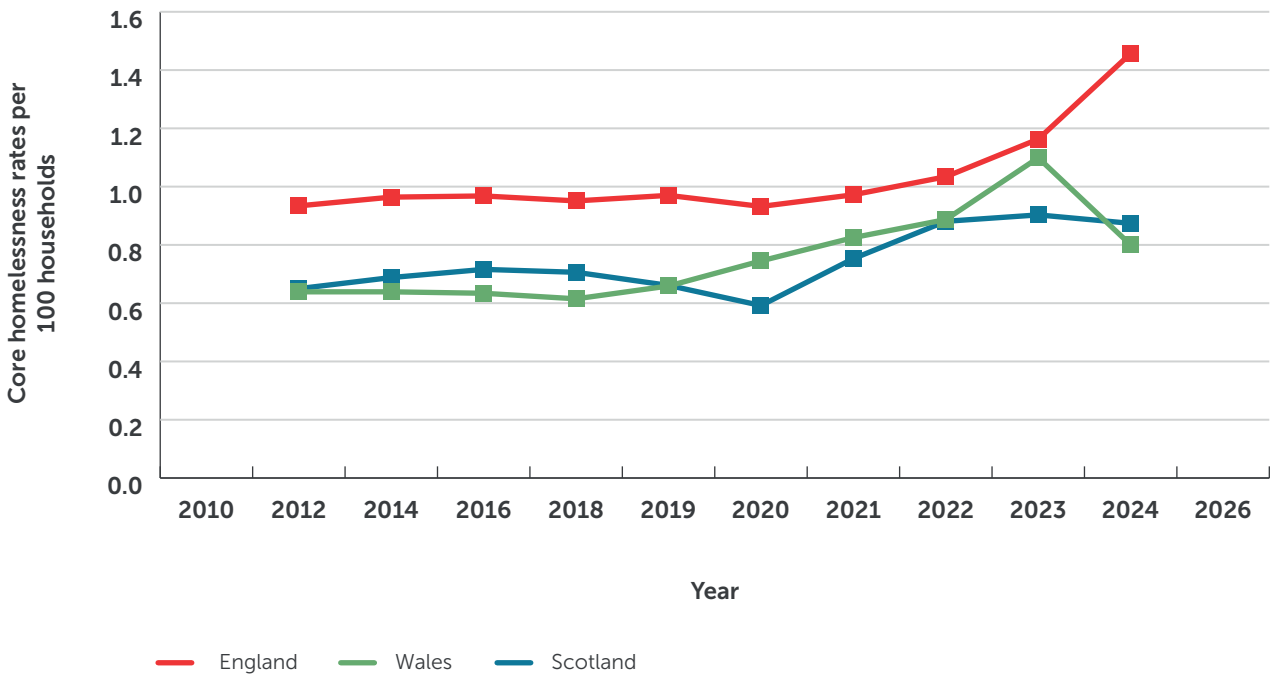
are generally below those of the mid-2010s. This regional pattern reflects the concentration of demand in the largest cities, the especially overheated state of the Edinburgh market and its lower level of social rented stock and lettings, and the concentration of migration related pressures in both cities – see Chapter 4.

We are also able to compare the relative intensity of core homelessness, and trends over time, in Scotland to elsewhere in Great Britain (GB), as shown in Figure 5.3. This shows clearly that England has markedly (40%) higher core homelessness (1.46%) than both Scotland (0.88%) and Wales (0.81% in the latest available estimate, for 2024). This reflects the different housing market situation across the GB nations, the implementation of different policy approaches over time, and the impact of economic and demographic

events which have affected all countries since the COVID-19 year. England has had consistently higher rates than both Scotland and Wales, although Scotland showed a spurt in 2021/22, with Wales doing likewise in 2023, but in 2024 it was England that showed the greatest increase, re-asserting its higher level of core homelessness.

This analysis paints a markedly different picture of relative homelessness problems between Scotland and England than would be obtained from the statutory homelessness statistics, which show much higher homeless acceptances in Scotland. This illustrates the influence of the very different and more inclusive policy framework in Scotland, as well as the more favourable supply-demand situation in relation to social housing.

Figure 5.3: Core homelessness rates per 100 households in the three countries of Great Britain, 2012-2024



Source: As for Figure 5.1

5.3 Introduction to projections of core homelessness

The purpose of the projections reported below is to examine future scenarios for the evolution of core homelessness and the potential impact of different policy options. This research builds on an existing modelling framework which has been used in a number of other research studies.²⁸⁴ The model predicts levels of housing need and key homelessness numbers for subregional areas in England,

Scotland, and Wales with a major focus on time horizons of 2028, 2031, and 2041. In this round, improvements have been made to most parts of the forecasting model to take account of new data and to improve model properties. The impacts of the COVID-19 emergency and responses to it were reflected in the estimates for the period 2020/21, while the substantial cost of living crisis associated with the Ukraine war and its impact on energy and other prices significantly affected the period 2022/23. Britain experienced record net in-migration in the period 2021-24, which increased general housing market

284 Bramley, G. and Watkins, D. (2016) [‘Housebuilding, demographic change and affordability as outcomes of local planning decisions: exploring interactions using a sub-regional model of housing markets in England’](#), *Progress in Planning*, 104, pp. 1–35; Bramley, G., Leishman, C.M., Cosgrove, P.J. and Watkins, D. (2016) [‘What would make a difference? Modelling policy scenarios for tackling poverty in the UK’](#). Online: Heriot-Watt University; Bramley, G. (2019) [‘Housing supply requirements across Great Britain for low-income households and homeless people: Research for Crisis and the National Housing Federation; Main Technical Report’](#). Edinburgh: Heriot-Watt University.

pressures quite apart from any impact on public attitudes and politics. All of this exceptional economic turbulence, as well as preceding events (including Brexit), increases the challenges for forecasting. We try to reflect this challenge both by taking careful account of recent and short-medium term forecasts of economic variables at national level (drawing on a range of respected sources), but also by testing different economic scenarios. However, at the time of writing, the level of economic uncertainty stemming from the 2026 conflict in Western Asia is exceptional.

Looking forward, ten variant policy packages have been tested by running the projection model forward over seventeen years with each policy in place. These scenarios are all described in Table 5.3: Policy Scenarios tested through projections model over period 2024-41 (discussed further below), but first we present a baseline scenario assuming continuance of existing policies and economic/demographic trends.

5.4 The baseline projections

Figure 5.4 shows our resulting new baseline estimates and projections by category for key years. We focus on 2024 as our new base year, on 2028 to examine short-term trends and five yearly intervals from 2031, with 2041 representing the longer run. It should be noted that recent modifications to certain features of the benefits system operating in Scotland (benefit cap and offsetting of 'LHA gap' for families) have now been included in the baseline projection.

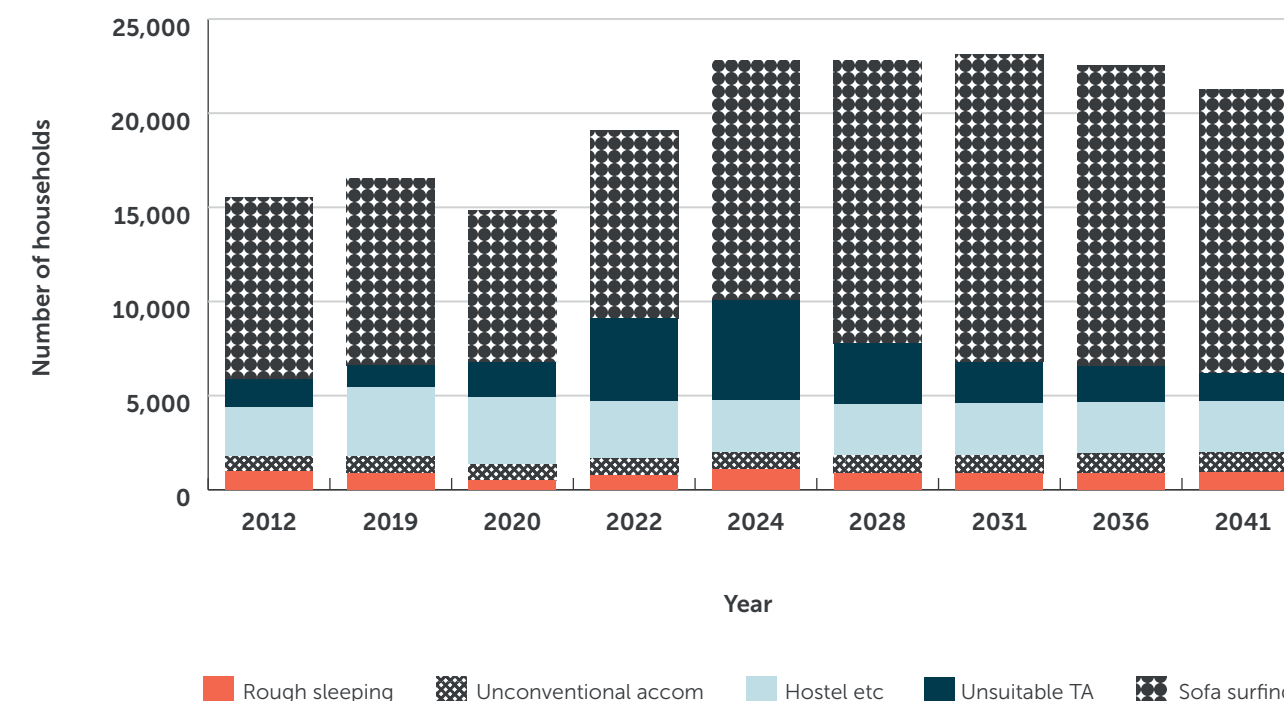
After the sharp increases since 2020, the model projects a period of consolidation, then modest increases to 2031 persisting through the early 2030s then falling back

slightly by 2041. This is quite a contrast with the projections published in 2024, which showed a slightly sharper peak in 2024 but then a sharp and substantial fall back to 2026 and generally remaining at a lower level, similar to the 2010s, thereafter. While our previous model projection got the increase to 2024 broadly right, the subsequent fallback does not look likely to materialise. Reasons for this more concerning scenario include the severity and duration of the cost of living crisis, the scale of the demographic increase in demand, and the weaker performance of the economy than previously assumed.

In the longer run (from 2012 to 2041) the larger increases are projected to be in sofa surfing and unconventional accommodation, with only slight increases in UTA. However, going forward from 2024, UTA is forecast to fall back substantially, eventually to the levels of the 2010s, with some slight fall in rough sleeping, while sofa surfing and unconventional accommodation are forecast to rise moderately. 'Hostels etc.' is a category we treat as supply determined, and therefore projected to remain unchanged unless specific policy initiatives are designed to facilitate a change (reduction) in this form of core homelessness. In the baseline scenario we model stability in hostel use, reflecting that while there is a broad government agenda to move away from such forms of TA, in the most recent period the reduction in hostel use has reversed – see Chapter 4.

The fact that recent increases remain largely baked into the levels of core homelessness projected for Scotland in the medium term does pose a challenge to LAs and partners, given that they are currently struggling to cope in a number of areas. However, if the projected progressive fall in UTA does materialise in the coming period, this will ease the most acute pressures on some LAs.

Figure 5.4: Core homeless numbers by category under baseline scenario, Scotland 2012-2041

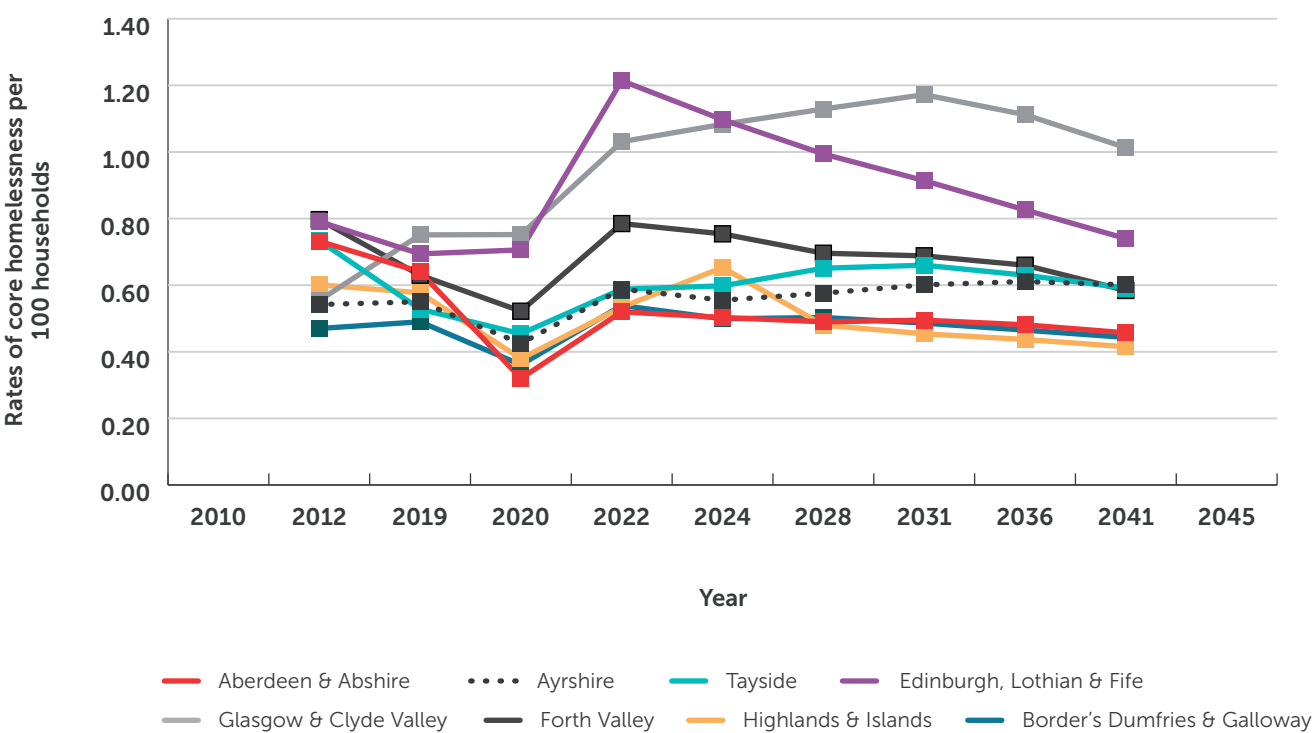


Source: Author's estimates and projection modes as described in Bramley, G. (2021.) *Research on core homelessness and homeless projections: Technical report on the new baseline estimates and scenario projections for Scotland and Wales*. Heriot-Watt University. <https://doi.org/10.17861/5bs8-jd60>, Table 5; as modified somewhat in Watts-Cobbe et al (2024) *The homelessness monitor: Scotland 2023, Crisis*; and with further changes described in the Technical note to this volume. Bramley, G. (2025) *Technical Note: Updating Core Homeless Estimates and Projections for Scotland 2026*. Heriot-Watt: Edinburgh. <https://doi.org/10.17861/zncd-s510>

Key structural advantages for Scotland include the less pressured housing market in most areas, reflected in both prices and rents, and the higher share of social rented housing stock than elsewhere in the UK and associated supply of relets. The Scottish Government is committed to enhancing social housing supply, but uncertainty surrounding LAs' and housing associations' abilities to deliver planned new build social housing together with fiscal stringency may make ambitions for current or higher levels of social supply difficult to realise, although 'off-the-shelf' and private rented purchases might provide a partial substitute.

As noted in the last Monitor, the introduction and enhancement of the Scottish Child Payment are making a difference to child and family poverty, and in the 2023 Monitor we suggested that this could reduce core homelessness by around 15% over the medium to longer term. Housing First is now functioning at a moderate level, but needs to be scaled up to steadily reduce the backlog of people with complex needs experiencing long-term homelessness and use of traditional hostel places. At the same time, social housing providers are being challenged to house a growing share of core and statutory homeless households, and this may weaken existing choice-based

Figure 5.5: Sub-regional projected rates of core homelessness under baseline assumptions, Scotland 2012-2041.



Source: As Figure 5.4

housing allocation systems and possibly neglect other need groups such as older people, overcrowded households, or people with disabilities or health problems.

The baseline scenario makes only a slight adjustment to economic variables to reflect the ongoing conflict in Western Asia. It is quite plausible that if this crisis extends for any length of time the economic impacts would be quite adverse for UK over several years.

Figure 5.3 shows the projected trajectories of core homelessness forward to 2041 by subregion. The most striking feature is the large increase to an unprecedentedly high level by 2023-4 for Edinburgh-Lothian-Fife and Glasgow and Clyde Valley, and a sustaining of that high level, particularly for

Greater Glasgow over the ensuing fifteen years, while Greater Edinburgh shows a moderate decline towards its former level. The remaining areas show a similar relatively flatter trajectory, with three mainly rural regions (Highlands & Islands, Borders Dumfries & Galloway, Aberdeen & Abshire) consolidating their position at the bottom of the range and declining slightly further. Two poorer regions (Ayrshire, Tayside) see modest increases up to 2030 or 2035.

5.5 Impacts of policy changes

This section considers the impacts of the policy scenarios described in Table 5.3 below. After the name in column 1 of the table, we indicate in parenthesis the main agencies responsible for implementing such a policy.

Some of these scenarios reflect current policy agendas in Scotland and/or across the UK, including proposals being actively implemented (e.g. rapid rehousing, Housing First, enhanced prevention). Others are more hypothetical, in particular those increases in Universal Credit (UC) payment personal allowances and other welfare changes. There are some constraints on the ability of the model to provide forecasts of the impacts of some policies – for example our attempt to model the likely outcomes of the introduction of new duties on a wide range of public sector bodies to prevent homelessness ('Ask and Act'). Our approach to the latter is speculative and reliant on simplified assumptions, whereas we are already able to model enhanced homelessness prevention practice on the part of LAs emulating the best existing practice (based on crude overall indicators of prevention activity and success).

With regard to the new *prevention duties*, we have reviewed the most recent data available on the Scottish datasets for 'prevention' cases and for actual homeless applicants²⁸⁵, and made some assumptions about the proportions of different sub-groups who are more likely to achieve successful prevention, given the additional powers/duties and the longer time period where formal prevention can kick in (six

months). From the Financial Memorandum to the Housing Scotland Bill (2024), Part 5, we note the discussion of potential additional applications for prevention assistance arising from the provisions of this part and take the consensus central estimate of 25% of additional cases at this stage. Our working assumption is that, with all LAs increasing their prevention efforts towards the level of the recently best performing authorities, and taking the greater opportunities to support or intervene effectively within the longer six month timeframe alongside more input and liaison from other bodies through Ask and Act activity, the increased level of prevention would offset higher initial caseload, preventing a significant increase in full homeless applications. Cases can be broadly divided into six groups, which in roughly descending order of what we judge to be the scale of potential for successful prevention are:

- People who have been asked to leave existing accommodation
- Relationship breakdown (non-violent)
- Other, miscellaneous and not known
- End of tenancy owing to rent arrears
- Relationship breakdown with domestic violence and abuse (net of rehousing required for some perpetrators)
- People coming from institutional settings (prison, hospital, etc., including supported housing)

285 Many of these cases are the same, essentially where the applicant is at risk but not homeless, but subsequently becomes homeless and enters the formal statutory system, but many of the prevent cases do not progress to statutory homelessness and other households apply directly as homeless without going through the prevent stage.

Table 5.3: Policy scenarios tested through projections model over period 2024-2041

Shorthand same (Main agencies responsible)	Description
Baseline scenario	This scenario assumes essentially a continuation of current policy settings and economic and demographic conditions reflecting the consensus of current reputable economic and demographic projections (which are relatively pessimistic). It embeds the after effects of Brexit, COVID-19 and associated measures, the Ukraine war, current/ongoing cost of living crisis, and a modest acknowledgement of the current conflict in Western Asia.. It also includes recent social security mitigations relating to LHA for families and benefit cap.
Increased Prevention (LAs/ HAs, other public bodies)	There are two parts to this scenario: (1) More extensive and effective prevention within existing powers; raising the proportion of applicants engaged with prevention to maximum; and using private rented sector (PRS) options and financial advice/assistance to same level as better performing Scottish LAs. (2) Implementation over three years of the new framework and powers recently legislated for involving (a) a longer period prior to actual homelessness (six vs two months) when statutory prevention activity can happen, and (b) new duties to 'Ask and Act' placed on a range of relevant bodies who are likely to be working with people at risk of homelessness. It is believed that these two elements can work synergistically to enable the expected increase in caseload to be more than offset by more effective prevention.
Index LHA (DWP)	Raise Local Housing Allowance (LHA) to 30th percentile level in all local areas and index annually to consumer prices index (CPI) (contrast with baseline assumption of fixing rates at 30th percentile level in cash terms for five years, then rebasing).
Direct social housing allocations (LAs/HAs)	Allocating up to 20% of available net social lettings ²⁸⁶ to core homeless households additional to existing numbers, subject to (a) sufficient numbers of core homeless to justify, and (b) total allocations of social lets to homeless (core and/or statutory) not exceeding 80% of net lettings to new tenants.

286 'Available' lettings potentially usable in this way are defined as the difference between the recent share of net lettings going to homeless households and the maximum share set at 80%.

Shorthand same (Main agencies responsible)	Description
Universal Credit (UC) & destitution measures (DWP/ SSS*)	Restore £20 per week enhancement to UC personal allowance, end 5-week wait for first UC payment, further curb debt deductions from benefits, reduce Adult Disability Payment (former PIP) failed applications/ reviews.
Housing First (LAs/HAs/SG)	Treble scale of Housing First provision over decade, with associated increase in floating support and rehabilitation services for addictions & offending, progressively reducing homelessness for adults with complex needs, and reducing number of places in hostels etc. accordingly.
Housing supply (SG/LAs/ HAs)	Increase in total and social rented housing supply by approximately 44% (to 6,600 social completions per annum in Scotland), strongly concentrated in localities with a clear shortfall of affordable supply relative to need in the period 2025-2041, with an element to facilitate hostel place reduction across relevant areas.
Even higher new supply (SG/ LAs/HAs)	This scenario posits an overall more ambitious target for both total new build (30,400) and social rented (8,500) within that, retaining the hostel reduction link, but relaxing the geographical targeting to allow more increase across wider areas of Scotland.
Larger benefit package (DWP/ SSS), LAs etc.)	3x larger increase in UC personal allowances, better processing of managed migration, reduce UC sanctions by 80%, more flexible & tailored support to progressively get 33% of working age disability benefit claimants back into work over the coming decade.
Higher economic growth (HM Treasury – HMT/SG)	A step-change increase in economic growth across UK including in Scotland, raising gross domestic product (GDP) growth from 1.7% to 2.6% and productivity from 1.25% to 1.5%
Regional balance (HMT/SG)	Raising economic growth rates and productivity in GB sub-regions beyond London & South East to reduce growth gap by a significant margin in context of increased overall growth ²⁸⁷

*Note: some of UC and Destitution Measures package will involve input from Scottish Social Security Agency

287 This scenario would see Scotland's really GDP grow by 2.6%, compared with 1.9% in the baseline, with increases also in productivity (1.4% vs. 1.2%), and real households disposable income (2% vs 1% per annum). Increases would be proportionately greater in poorer sub-regions such as Forth Valley (e.g. household disposable income growth up by 1.58% points) compared with for Glasgow & Clyde Valley (1.14% points).

We apply assumptions about the numbers (based on the existing data, inflated for the +25%) in each category but also the proportions where prevention could be expected to be achieved, given the above (which will vary), and additionally include assumptions about numbers where prevention has involved people coming from core homeless situations such as sofa surfing or unconventional accommodation. The routes to potential reductions in core homelessness are partly those already modelled, linking the scale and success of existing prevention across LAs and time to associated rates of homeless applications, total TA, UTA, and rough sleeping, and partly additional assumptions about the numbers of sofa surfers or people in unconventional accommodation who could come from some of the categories listed above.

Summary impacts are shown Figure 5.6 below, which presents the percentage reductions in core homelessness, relative to the baseline projection, at key points in time for each policy considered in isolation. Most policies have an impact which builds up somewhat over time, but some policies offer a large impact in the short term which fades later.

The policy with the biggest impact in the long term but which takes time to have a noticeable effect is the rebalancing of economic performance across UK regions and sub-regions. It should be noted that this policy grows on the back of another policy, raising overall UK economic growth, which is shown as the third most important in its impact long term, but with negligible impact in the short term. These beneficial effects for homelessness reflect improved incomes and reductions in poverty and unemployment, which in

the case of Scotland would not be offset by large rises in house prices and rents, so improving affordability and the ability of households to move through the housing system, including releasing more relets of social housing. The current economic uncertainty stemming from the (at the time of writing) unresolved Western Asia conflict, is likely to dent the UK's economic trajectory in the next two years, but by an uncertain amount. We make a modest allowance for this in the baseline.

The second highest impact policy in the long term, which is notably also the biggest of all in the short and medium term, is changing social housing allocations to assign a substantially larger proportion to the direct rehousing of core homeless households, without diminishing the current level of rehousing to other statutorily homeless households. This policy has some opportunity cost in terms of reducing the scope for certain other groups (older with health issues or overcrowded households) to gain early access to social rented housing, and may render the operation of normal housing waiting list/choice based lettings schemes difficult (for example current 'emergency' conditions in Edinburgh have highlighted this – see Chapter 4). It may also raise issues about the profile of lettings supply (in terms of size, type, location) and its fit to the profile of this additional need group.²⁸⁸

Next in line in terms of scale of impact is improved homelessness prevention, comprising improved prevention practice (possible within existing powers) and also newly introduced prevention duties as discussed earlier in this report, involving 'Ask and Act' obligations on a range of other public services and extending the

period ahead of any actual homelessness from two to six months. Our analysis combines a previous approach, which posits all LAs raising their level of prevention activity and effectiveness to that of the best performing LAs, with a new assessment of the potential numbers coming through the system by different routes and their improved outcomes, as described above. There are some limitations to the measures which can be constructed and used in our statistical modelling²⁸⁹ and our assumptions are of necessity speculative. With those provisos, our modelling suggests that more consistently effective performance of prevention activities within the new framework could reduce core homelessness by around 13% in 2028 rising gradually to 16% by 2041.

The next set of measures in terms of impact on reducing core homelessness on all timescales, including short and medium term relate to the welfare benefits system and employment support, lying in the remit of DWP, Scottish Government, Social Security Scotland (SSS), LAs, and other partners. The larger benefit package includes a large rise in UC standard allowances, minimising sanctions, a targeted and sustained programme of employment support to get a significant proportion (one third) of working age disability benefit recipients back into work over a decade, and better administration of the mass migration of legacy benefit claimants onto UC. But the fuller package also embodies the more immediate 'destitution reducing' measures including a moderate rise in standard allowance, ending the 5-week wait, improving the processes associated with disability benefits, and further curbing debt deductions. This combined package

would be particularly effective in reducing core homelessness by 12% in the medium term (2031) as the third most powerful package on that time horizon, with a sizeable impact in the short term. The destitution-oriented elements within this would account for a majority of these impacts. Scottish actors would have a role in implementing parts of this package, including SSS, Scottish Government, LAs and relevant employment support partners in terms of helping adults with health/disability issues into work. It should be noted, in this context, that our baseline projection already bakes in the beneficial effects of the Scottish Child Payment (SCP) and the ending of the 2-child limit on UC allowances, as well as the recent offsetting of the benefit cap and part of the LHA gap affecting families.

The next package of measures is built around growing the existing successful Housing First programme in Scotland, recognising its achievements so far but essentially tripling its scale in terms of new cases per year, with appropriate levels of social rented allocations and intensive tenancy support, plus adequate access to specialist services in areas of addiction and mental health. This package would build up over time to a 10% reduction in core homelessness, with a particular focus on reducing complex need single homelessness. An integral part of this policy package as modelled is a planned progressive reduction in traditional congregate hostel/shelter provision.

The next most important measure in the longer term is a familiar one, the LHA. In this round our recommended option is that the rent level should be rebased regularly every few years (at the 30th percentile) but then, more importantly, it

²⁸⁸ The modelling of this option looks at overall numbers and does not go into detail on suitability in terms of size, type or location. However, when considering supply options we argue that these should be geared to needs associated with homeless households, including core homeless.

²⁸⁹ The main measures used are the ratio between prevention actions and the broad success rate of prevention, but there are difficulties in making these consistent between Scotland and Wales in the panel data set of local authorities over time which is used for modelling key variables including homeless applications, total TA and UTA.

should be indexed to rise with consumer prices index inflation each year so that the LHA gap does not get systematically bigger from year to year. With baseline assumptions this would reduce core homelessness by 5-6% in the short and medium term and by around 3-4% in our longer-term horizon. This is the fourth most important measure in the short term, even though we have set a less ambitious aspiration than in previous Monitors where we aspired to eliminating all LHA gaps.

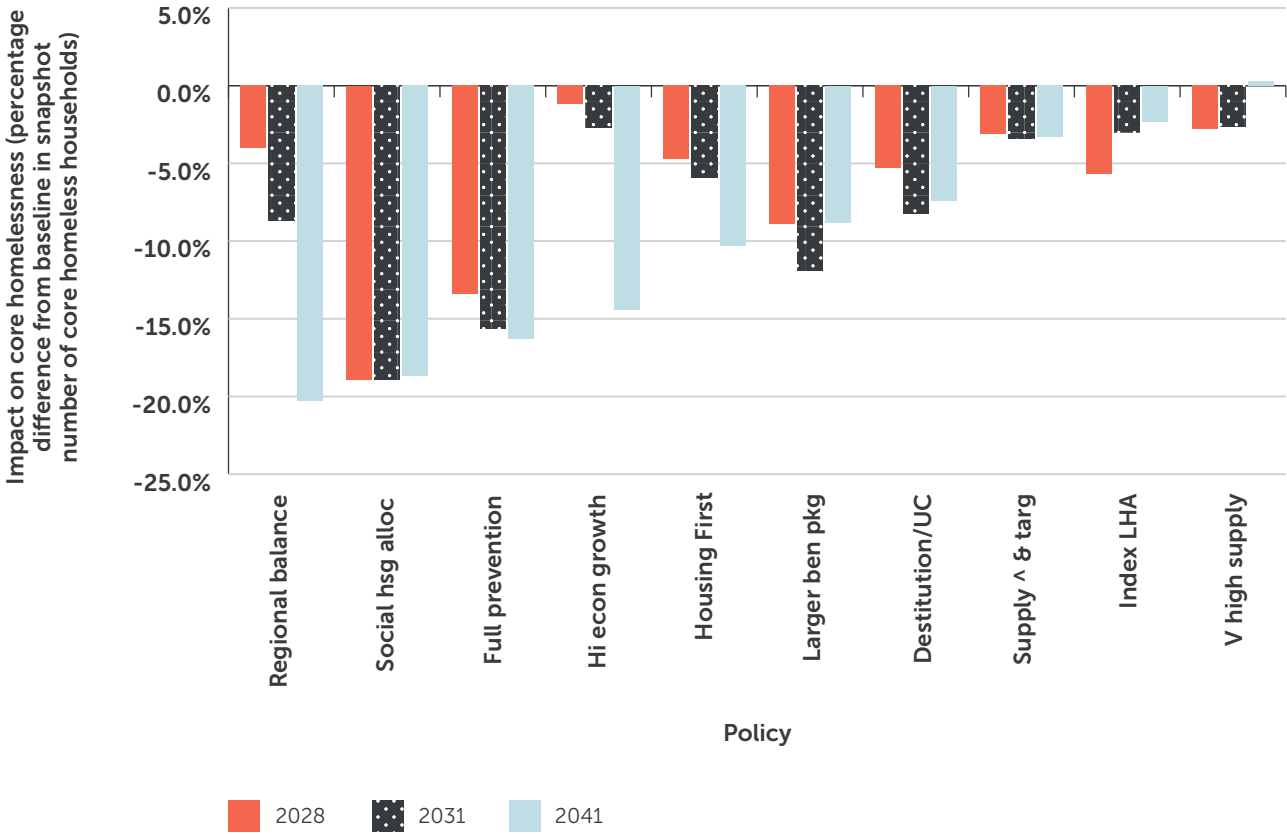
Last but not least we come to policy options of increasing new social rented housing supply and targeting it more effectively, both geographically and (to some degree) in terms of type/size/ location mix. We test two options here, differing in scale and targeting. The first option increases new social rented supply to 6,600 per annum, which is a 27% increase on the preceding 5 year period, and is consistent with both the Scottish Government’s current policy targets and a recent academic research report.²⁹⁰ The geographical targeting has been very tightly focused on those sub-regions of Scotland which show a shortfall in annual net need based on a standard assessment methodology. The largest of these is Edinburgh-Lothian-Fife, with medium level of need in Glasgow & Clyde Valley and in Forth Valley, and a relatively low positive net need in Highlands & Islands and Borders, Dumfries & Galloway. As in the 2023 edition, we also assume that a proportion of new supply should be oriented to the goal of assisting more single people with complex needs experiencing homelessness, including through Housing First, so enabling a

gradual further reduction in traditional hostel etc. spaces. This targeted increased supply option yields a reduction of 3-3.5% in core homelessness over the period considered, most of which is via the hostel reduction element.

The scale of this impact on core homelessness may appear modest, but there are various reasons for this. New supply may promote more new household formation from groups not counted as core homeless. There is only a modest impact on unsuitable TA, but actually a rather larger impact on overall TA (not presented in the core homelessness numbers), which is also reflected in the even higher supply option, and this would benefit family homelessness which is mainly outwith core homelessness. Supply on its own has a small projected impact on core homelessness; the combination of higher supply, more tailored supply and more direct allocation to core homeless (i.e. mainly single) households would have a greater impact. The small positive impact on sofa surfing looks apparently perverse, and one model effect here might be questionable, but this does not appear to be significant in magnitude.²⁹¹

This level of supply increase may also be seen by some as not very ambitious, although we are mindful of the difficulties housing providers have been experiencing in delivering current programmes in the face of cost, material, labour, and other supply constraints.²⁹² However, respecting those who would argue for a more ambitious programme, we have also tested a ‘very high housing supply’ option, entailing 8,500 social rented and

Figure 5.6: Scale of impacts of selected policy scenarios on core homelessness at three time points



Source: As Figure 5.4

22,000 other mainly private homes, a total of 30,400 per annum overall. Partly for pragmatic implementation reasons and partly reflecting the politics of planning and housing, this option is less strongly targeted on a few areas, so enabling more areas to participate. This may also be viewed as complementary with the economic growth and regional balance scenarios, given UK-wide emphasis on promoting higher housing supply as part of the strategy to increase economic growth, so when grouping the options we place it with those. However, whatever its wider benefits in that regard, this option would achieve a somewhat lower, and shorter term, beneficial impact on core homelessness, with reductions under 3%

in 2028 and 2031 but no net additional impact by 2041. The main reason for this is that the scope for further hostel reductions has already been exhausted by the first supply option as described above.

Impacts of different policies on each component of core homelessness in the long run

Table 5.4: Impact of ten policy scenarios individually on the five elements of core homelessness at 2041 time horizon (percentage change)looks at policy effects on the five different components of core homelessness on the longer-term time horizon of 2041.

290 Marshall, M., Watkins, C., Keskin, B., Dunning, R. and Ferrari, E. (2025) [Affordable Housing Need in Scotland Post-2026](#). Online: UK Collaborative Centre for Housing Evidence.

291 One of the predictive models for sofa surfing includes a negative effect of house prices on sofa surfing, which probably reflects prices partly proxying the general wealth of an area; ‘fixing’ this by making this effect non-time-varying was found to only change the impact on core homelessness by 0.2% points.

292 It would certainly be feasible to model supply with a buildup to higher totals, including in the private and intermediate affordability sectors, and trace associated market/affordability effects.

The analysis shows that ‘rough sleeping’ is sensitive to most of the policy scenarios, and more sensitive in proportional terms in some cases (e.g. social housing allocation, Housing First), in contrast with several other elements of core homelessness. The largest reductions in rough sleeping in the longer term would be associated with direct social housing allocation and the expansion of Housing First, followed by regional economic balance, the larger benefits package, higher economic growth, and fuller prevention. Most other measures would have relatively small effects.

The category of ‘unconventional accommodation’ is, by contrast, quite difficult to shift very much. This is the sector about which we have least information and the model used to predict it is accordingly not very informative, although it does suggest an association with other forms of core homelessness, particularly rough sleeping, which is why we are showing a significant reduction from enhanced Housing First. We also assume that the enhanced prevention approaches would have some impact on this group.

The ‘hostels etc.’ category is, in our modelling system, supply/policy determined. Therefore, only certain policies directly impact it, these being the Housing First related package, which would progressively reduce numbers, and the housing supply package which includes a degree of targeting. In this round the impacts of both of these policies are similarly large, around a 40% reduction in each case (but note that the combined effects of both policies would be less than the sum, because we assume a minimum floor level of hostel provision would remain and further, that

the ‘very high supply’ option would have no additional impact for the same reason). Housing First is explicitly targeted at single people with complex needs experiencing homelessness, many of whom stay (at times, or on an ongoing basis) in hostels, and for this group the research evidence strongly favours Housing First as an appropriate alternative. We would argue that part of the case for increasing social housing supply is to diversify the profile of that supply (in terms of size, type, location, and management arrangements) such that a significant proportion of it was relevant to the permanent rehousing of core homeless households, including some longer term or recurrent hostel residents.

UTA is influenced by the existing level of and changes in homelessness applications to the LA, total TA, and UTA use in the preceding period. As such it tends to be the most sensitive (dynamic) element in core homelessness, peaking in times of crisis, but being capable of being greatly reduced, or even effectively eliminated, in favourable conditions with appropriate policies. The biggest policy impacts on reducing UTA²⁹³ would come from the two welfare benefits packages, which could reduce it longer term by 56% and 80% respectively. After that, the next biggest impacts could come from fuller prevention using enhanced powers (-39%), followed by social housing allocation (-37%), indexing LHA (-30%) and/or higher economic growth and regional balance (25-32%) would also have similarly large impacts (-29% and -36%). The remaining policies would have more moderate beneficial effects, Housing First -6% and targeted supply boost -6%. It is particularly important to underline that, with this category of core homelessness, there will be significant overlaps between the households potentially helped by

Table 5.4: Impact of ten policy scenarios individually on the five elements of core homelessness at 2041 time horizon (percentage change)

Scenario	Rough sleeping	Unconventional Accommodation	Hostels etc	Unsuitable Temporary Accommodation	Sofa surfing
Full Prevention	-8.8%	-10.8%	0.0%	-38.7%	-17.9%
Index LHA	-1.6%	-0.4%	0.0%	-30.3%	-0.1%
Social Housing Alloc	-34.5%	-2.4%	0.0%	-36.7%	-20.4%
Destitution/UC/ Cap	-2.4%	1.7%	0.0%	-55.9%	-2.5%
Housing First & Severe and Multiple Disadvantage	-24.6%	-24.7%	-42.4%	-5.1%	-3.2%
Supply ^ & targ	1.0%	0.0%	-39.9%	-6.7%	3.1%
V High Supply	3.3%	1.4%	-39.9%	-4.5%	7.8%
Larger Ben Pkg	-10.9%	4.5%	0.0%	-69.8%	-5.0%
Hi Econ Growth	-9.7%	-1.4%	0.0%	-25.3%	-17.1%
Regional Balance	-14.0%	-2.2%	0.0%	-32.2%	-24.4%

Source: As Figure 5.4

different policy measures, so if many or all of the policies were applied the net reduction would be less. Running all of our policy scenarios together suggests it could be reduced by 96.5%. This suggests that Scottish attempts at legislating an end to UTA need to be complemented by other substantive policies to make it a feasible goal. This broader cumulative impact story is further illustrated in the following section.

Finally, we consider impacts on ‘sofa surfing’, numerically the largest category of core homelessness. Here, while the percentage reductions may often look smaller, in absolute numbers they may still be sizeable. The model indicates that most of the policies would help to reduce sofa surfing, with the biggest impacts

associated with regional economic balance (24%), direct social housing allocation (-20%), fuller prevention (-18%) and economic growth (-17%). Other moderate reductions would be achieved from the larger welfare benefit package (-7%), with modest reductions also from Housing First (-3%) and the destitution-oriented welfare package (-3%).

Although not included in Table 5.4 on the basis that these are not directly part of core homelessness, the model also forecasts overall homeless applications and total TA, with the latter being a particularly sensitive and costly matter in the context of homelessness emergencies and local government finances. Of the scenarios tested, those which do the most to reduce statutory homeless applications

293 In the last edition of the Monitor we modelled abolishing use of UTA, but have not prioritised modelling this scenario in this edition as despite policy commitments, use of UTA is increasing.

are Housing First, regional balance and economic growth. The biggest impacts on reducing total TA are associated with the welfare benefit packages, particularly the larger one, and with economic growth/levelling up which are also very significant, while higher social housing supply would also help here.

5.6 Stacking up the impacts

So far, we have looked at policy options individually, enabling us to compare their individual effectiveness, short or longer term. While that gives some initial guide to ‘what works’, it is not necessarily the same as what the effect would be of adding that one to others already in place. Sometimes, adding a fresh policy approach may work in a synergistic way to increase the impact so that it is greater than the sum of its parts. However, more commonly, the more policies you add, the less they may appear to add, relative to what might have been expected from looking at them in isolation. That may be because the different policies are to varying degrees helping the same people, and the pool of those remaining ‘at risk’ may get smaller the more policies are in place.

As in the recent Homeless Monitor for England 2025, we have chosen this time to package individual policies together into groups which relate to the main organisations responsible for those policies. The way we order these does tend to have a similar effect, by starting with the bodies closer to the front line and able to implement practices within existing powers, and then moving up the hierarchy of governmental agencies within our partially devolved system, at the same time tending to involve greater public investment or cost. So this time we have created a sequence of four scenarios building on our baseline scenario, and run

the model with each group of policies added in turn. The groupings are as follows:

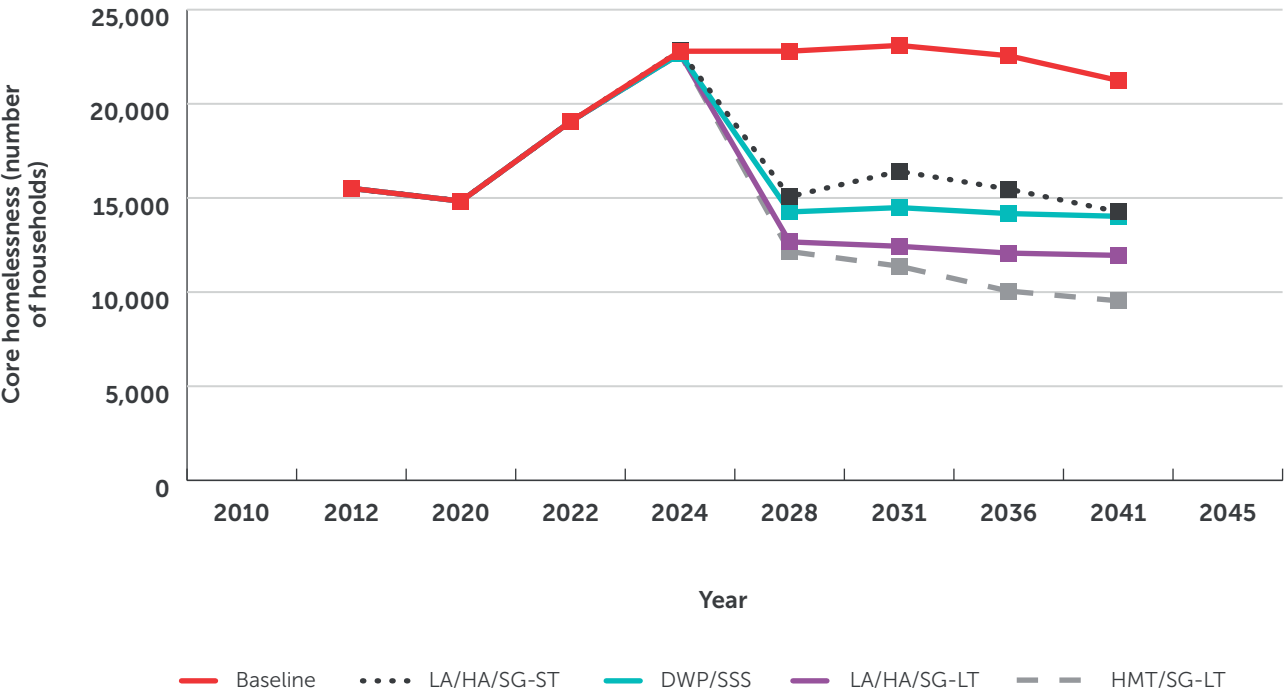
- LAs and HAs plus the Scottish Government (Shorter Term) (LA/HA/SG-ST) – fuller prevention, direct social housing allocation;
- DWP and SSS (DWP/SSS) – Index LHA; Destitution Benefit package; Large Benefit package including employment support;
- Scottish Government (Longer Term), LAs and HAs (SG-LT/LA/HA)– Housing First, targeted supply, very high housing supply;
- HMT plus the Scottish Government (Longer Term) (HMT/SG-LT) – Higher economic growth, Regional Balance.

The results are shown in Figure 5.7, where core homeless household numbers at each point in time under each sequentially added package are compared with the baseline.

This analysis makes clear that it is possible to reduce core homelessness in Scotland by very substantial margins. Implementing all the policies tested here would see a c. 47% reduction in the short term (2028), 51% in the medium term (2031) and 55% in the long term (2041). This might be over-optimistic with respect to the short-term horizon, when such comprehensive package of measures may be challenging to fully implement given fiscal constraints and other challenges identified in earlier chapters of this report. But it is arguable realistically feasible for the medium to longer term, given focus and priority.

We have already illustrated that different policy packages have different sizes of impact over the short or longer run. Figure 5.7 indicates that a large part of the job to be done in reducing core homelessness is to be done primarily by organisations closer to the front line in the local areas where services are delivered. Between

Figure 5.7: Levels of total core homelessness for Scotland with the sequential addition of four policy package scenarios to the baseline projection in the period to 2041



Source: As Figure 5.4

57% and 73% of the total achievable reduction in core homelessness would be attributable to LAs, HAs, their local partners and the devolved Scottish Government striving to achieve as much as they can at that level using existing powers in the short term. The same actors would account for 17-18% of the impact from longer term policies. The potential contributions of the DWP and SSS welfare benefits and LA and partner employment support could achieve significant reductions of 8-16% particularly in the short-to-medium term (2028-31). The final package is labelled ‘HMT/SG-LT’ to underline the key policy inputs to macro-economic growth and regional prosperity, and for these elements the impacts start small but build up progressively over time, accounting for 16% in 2036 and 21% in 2041.

There are potentially even larger impacts on some aspects of core homelessness on the 2041 time horizon than the headline totals just mentioned: UTA would be down by 94%, rough sleeping would be reduced by 66%, hostels etc. also down by 66% and sofa surfing down by 50%. There would also be quite large reductions in wider measures of statutory homelessness, of the order of 8% in homeless applications and 63% in overall TA. Even more encouraging is the finding that approaching these scales of reduction could be achieved relatively early, by 2031, including in the cases of rough sleeping (-63%), hostels (-66%) and UTA (-88%).

6. Conclusions

Scotland continues to pursue a highly ambitious policy and legal agenda on homelessness. The introduction of new duties on a wide range of relevant bodies to 'Ask and Act' on homelessness as part of the Housing (Scotland) Act 2025 pushes new frontiers in the expansion and strengthening of statutory homelessness systems across the UK, offering the prospect that preventing homelessness may start to become a truly collective responsibility rather than one left largely to housing and homelessness services when other interventions fail. Such a transformation has the potential to significantly reduce homelessness (as modelled in Chapter five) and change cultures across the public sector in line with the aims of the seminal 2011 Christie Commission report.

Beyond the homelessness prevention-related provisions in the 2025 Act, the Scottish Government and Convention of Scottish Local Authorities' 2020 Ending Homelessness Together Action Plan also placed Scotland at the vanguard of policy developments both UK-wide and internationally. Six years on from its publication, the principles and cornerstones of the Plan – its focus on a joined-up, preventative, and housing-led response – still receive broad support from key stakeholders.

This good news story, however, requires tempering in the face of exceptionally high demand pressures and serious gaps between Scotland's policy ambitions and the reality on the ground. While Scotland has the most generous temporary accommodation entitlements in the UK, 'failures to accommodate' (i.e. offer any

accommodation to those entitled to it) are now routine in Edinburgh and Glasgow. Commitments to limit stays in Bed and Breakfasts for all households to seven days are now also routinely breached in Glasgow and Edinburgh, and common in a handful of other areas. Despite a policy ambition to reduce reliance upon and lengths of stay in temporary accommodation via rapid rehousing approaches, placements are now at a record high of over 17,000 and lengths of stay continuing to increase. These challenges have led the Scottish Housing Regulator to judge almost a third of Scottish local authorities to be in 'systemic failure' in the delivery of homelessness services or at heightened risk of being so, and following Shelter Scotland's lead, half of Scotland's local authorities have now declared a 'housing emergency'.

These developments reflect not only failures in homelessness services, but in the housing system itself, with housing completions in 2025 as low as they've been since 2014. This performance reflects an exceptionally challenging economic context, but also cuts to the Affordable Housing Supply Programme budget in 2023/24 and 2024/25 that will take time to recover from. Difficulties in accessing private tenancies have continued to intensify, and the use of this sector to rehouse homeless households has further declined to just 3% of cases closed in 2024/25.

In the context of these demand pressures and a clear rapid rehousing policy focus, social housing allocations to homeless households are increasing, and stood at 57% in 2024/25, up from 36% a decade

prior. Indeed, The City of Edinburgh Council has taken the radical step of suspending its normal allocation policy to prioritise using its own social homes as temporary accommodation or to rehouse homeless households, a suspension expected to last for several years (until March 2027). This drastic move is intended to enable Edinburgh to comply with its legislative duties, but will have negative impacts on others in housing need in the capital.

The challenges faced in meeting ambitious policy and legal commitments continue to be profoundly influenced by the UK Government's policy, as they have been since the inception of the Monitors series in the early 2010s. Local Housing Allowance continues to fall short of meeting private renters' actual housing costs in many cases, driving deprivation, debt, and housing insecurity, especially severely for under 35 year olds. The UK Government's decisions to abolish the two-child limit and above inflation increases in Universal Credit standard allowances are clearly good news from a poverty perspective, but these moves fail to compensate for the impacts of the failure to restore the value of housing allowances on homelessness.

The Scottish Government continues to use its devolved powers to ease the risk of deprivation and destitution resulting from the UK Government's social security policy, by fully mitigating the Bedroom Tax and benefit cap and recently increasing Discretionary Housing Payment budgets by £9 million to mitigate Local Housing Allowance gaps for families with children. Many single people, who make up by far the largest proportion of households presenting as homeless to Scottish local authorities, will continue to face gaps in many cases. The Scottish Child Payment also plays an important role in addressing poverty, the major driver of homelessness, though it is clear that in the context of the current perilous state of public finances,

maintaining and further expanding these commitments will become increasingly difficult for the new Scottish Government.

This year's Monitor has also laid bare the very significant impacts of UK immigration policy on homelessness pressures in some parts of Scotland. In the first two quarters of 2025/26, over 3,000 households eligible by dint of having leave to remain status presented to Scottish local authorities as homeless. This represents 15% of presentations, up from 11% in 2024/25, 6% in 2022/23 and on average 4% during the 2010s. Over half of such presentations seen in the two most recent quarters were to Glasgow alone, and the impact on homelessness services in the city have been described as 'unsustainable'.

This rapid change in the composition of the statutory homelessness caseload reflects Glasgow's central role as a dispersal city (currently by far the highest number of households receiving asylum support among UK cities), the impact of accelerated Home Office decision making on the number of asylum seekers being granted status, and – it is now clear to key stakeholders – the 'pull' of Scotland's generous legal entitlements. A significant proportion of presentations now come from households granted refugee status elsewhere in the UK, who cannot be referred back to the area in which they received asylum support because Home Office accommodation does not establish a local connection under Scottish law. This situation was not enabled by changes to local connection rules *within* Scotland in 2022, but by much earlier provisions made in 2003. Nevertheless, these recent trends in refugee homelessness have been misleadingly weaponised by some actors to call for reversals to the 2022 suspension of local connection rules within Scotland, which statistics suggest have had minimal impacts.

These various factors add up to an exceptionally challenging context in Scotland for people facing homelessness and for the local authority staff tasked with assisting them. There are some nascent signs, however, that pressures may be slightly easing. The number of households assessed as homeless may have begun to stabilise – indeed fell marginally in the year to September 2025 – and half of the local authorities in our survey felt demand had in fact fallen between 2024 and 2025. Moreover, our core homelessness analysis suggests that rates have fallen in Scotland’s more rural subregions in the last year. Key informants mostly felt this slight easing of pressures reflected efforts in some areas to prevent homelessness beginning to pay off. This recent slight easing of pressure includes a small drop in the still ‘eyewatering’ demand seen as a result of Home Office decision making (probably reflecting progress ‘clearing the backlog’) and a limited perceived easing of cost of living related factors. The potential for the cost of living crisis to ramp up once again, and for spikes in forced migration as a result of global conflicts, remain real risks, of course.

Key questions for the immediate future include whether or not implementation of ambitious reforms on homelessness prevention will deliver the projected reductions in homelessness and avoid increasing pressures on LAs, whether momentum around the broader direction of homelessness policy can be regained, what the impact of reforms to the regulation of the private rented sector will have in practice, and whether social and affordable housing supply targets can be delivered.

Perspectives gathered for this edition of the Monitor suggest that it could go either way. While strengthened tenants’ rights are welcome, there are continuing fears that, in combination with other factors, these may drive shrinkage in the private

rented sector. The conditions for social housing delivery at scale also remain challenging with the impacts of budget cuts still being felt. In addition, there is real concern from some local authorities that poor implementation of ‘Ask and Act’ duties risks relevant bodies simply referring more households to local authorities for assistance, despite the legislation being explicitly drafted to minimise that risk. By the same token, the opportunity offered by the legislation to change the entire culture around the identification of homelessness risk and responses to it is recognised.

Effective implementation of these new provisions is therefore essential, but key stakeholders also want to see a redoubled focus on the delivery of prior commitments, including further implementation of the rapid rehousing agenda and scaling up of Housing First to meet demand backed by long-term and effective funding arrangements. There is no doubt that achieving these aims requires regaining lost momentum on the Ending Homelessness Together Action Plan, ensuring that implementation plans are fit for the current context, and pursuing a more effective approach to monitoring progress.

Our analysis of core homelessness indicates that core homelessness is set to only reduce slightly by 2041 – following a slight rise before 2031 – on current policy trends, but that with concerted and combined efforts very substantial reductions are possible, even in the short term. Many of the measures required lie in the gift of Scottish actors, including direct allocation of social housing to core homeless households and fuller prevention utilising recently extended duties. The UK Government policy change also holds potential for significant reduction in the short term via improved welfare benefits including measures to reduce destitution, and indexing of the

Local Housing Allowance to inflation. In the longer term, higher economic growth with a better regional balance and increased Housing First provision are also important and increased targeted housing supply makes an important contribution on all time horizons.

The Homelessness Monitor series will continue to interrogate homelessness policies, trends and outcomes in Scotland, England, and Wales. Future editions of the Scotland Monitor will focus in particular on progress in implementing the radical new homelessness prevention provisions in the Housing (Scotland) Act and wider efforts to narrow the gap between ambitious policy and law on homelessness in Scotland and outcomes and experiences on the ground.

Bibliography

Ablett, E. and Barnett, C. (2025) [*A Fairer Rental Market: Exercising tenancy rights in Scotland's private rented sector*](#). Online: Consumer Scotland.

Accounts Commission (2026) [*Local government in Scotland Financial bulletin 2024/25*](#). Edinburgh: Audit Scotland.

Adam, S., Michael, J., Phillips, D. and Wernham, T. (2026) [*The Scottish government's record on tax and benefit policy*](#). London: The Institute for Fiscal Studies.

Advice Direct (2026) [*Ask & Act*](#).

Andersen, K., Nesom, S., Patrick, R., Pinter, I., Stewart, K. and Tominey, E. (2025) [*Investing in children: Early findings on the difference the Scottish Child Payment makes to child wellbeing*](#). London: London School of Economics.

Ang, J. (2025) [*Ending Destitution in Scotland – A Road Map for Policymakers*](#). Glasgow: Homeless Network Scotland.

Association of Local Authority Chief Housing Officers (ALACHO) (2026) [*'Written submission on housing regulations from the Association of Local Authority Chief Housing Officers \(ALACHO\), 12 February 2026'*](#). Online: Local Government, Housing and Planning Committee.

Auditor General (2025) [*NHS in Scotland 2025: Finance and performance*](#). Edinburgh: Audit Scotland.

Beatty, C., Bimpson, E., Gilbertson, J., McCarthy, L., Sanderson, E. and Wilson, I. (2024) [*Supported Housing Review 2023*](#). Online: Ministry of Housing, Communities and Local Government and Department for Work and Pension.

Berry, K. (2025) [*Affordable Housing Supply Programme*](#). Edinburgh: Scottish Parliament.

Bethany Christian Trust (2025) [*Rapid Re-accommodation Welcome Centre Annual Report 2024-2025*](#). Edinburgh: Bethany Christian Trust.

Blood, I., Copeman, I. and Finlay, S. (2016) [*Supported accommodation review*](#). Online: Department for Work and Pensions and Ministry of Housing, Communities and Local Government.

Bramley, G. (2017) [*Homelessness projections: core homelessness in Great Britain*](#). London: Crisis.

Bramley, G. (2019) [*Housing supply requirements across Great Britain for low-income households and homeless people: Research for Crisis and the National Housing Federation; Main Technical Report*](#). Edinburgh: Heriot-Watt University.

Bramley, G. (2021) [*Research on core homelessness and homeless projections: Technical report on the new baseline estimates and scenario projections for Scotland and Wales*](#). Online: Heriot-Watt University.

Bramley, G. and Fitzpatrick, S. (2018) [*'Homelessness in the UK: who is most at risk?'*](#), *Housing studies*, 33(1), pp. 96–116.

Bramley, G. and Fitzpatrick, S. (2023) [*'Capturing the neglected extremes of UK poverty: a composite modelling approach to destitution and food bank usage'*](#), *Journal of Poverty and Social Justice*, 31(1), pp. 5–26.

Bramley, G. and Fitzpatrick, S. (2026) [*'Homelessness and rough sleeping risks and drivers in Great Britain: a composite survey modelling approach'*](#), *Housing Studies*, pp. 1–20.

Bramley, G., Fitzpatrick, S., Wood, J., Sosenko, F., Blenkinsopp, J., Littlewood, M., Frew, C., Bashar, T., McIntyre, J. and Johnsen, S. (2019) [*Hard edges Scotland: new conversations about severe and multiple disadvantage*](#). Online: Lankelly Chase.

Bramley, G., Leishman, C.M., Cosgrove, P.J. and Watkins, D. (2016) [*What would make a difference? Modelling policy scenarios for tackling poverty in the UK*](#). Online: Heriot-Watt University.

Bramley, G. and Watkins, D. (2016) [*'Housebuilding, demographic change and affordability as outcomes of local planning decisions: exploring interactions using a sub-regional model of housing markets in England'*](#), *Progress in Planning*, 104, pp. 1–35.

Brogaard, M. and Phillips, D. (2026) [*Recent changes and the future outlook for Scottish Government funding*](#). London: Institute for Fiscal Studies.

Busch-Geertsema, V., Culhane, D. and Fitzpatrick, S. (2016) [*'Developing a global framework for conceptualising and measuring homelessness'*](#), *Habitat International*, 55, pp. 124–132.

Cabinet Office (2026) [*Our Children, Our Future: Tackling Child Poverty*](#). Online: Cabinet Office.

Carter, C., Deakin, S., McCormack, C. and Pourkermani, K. (2026) [*Assessing the legal and economic implications of the Employment Rights Act 2025*](#). Online: Department for Business and Trade.

Catalano, A. (2025) [*'A new model for economic inactivity in Scotland: Replicating alternative labour market projections'*](#). Online: The Scottish Health Equity Research Unit (SHERU).

Chartered Institute of Housing (2026a) [*CIH Scotland responds to the temporary accommodation standards framework consultation*](#).

Chartered Institute of Housing (2026b) [*Local housing allowance: Evidence to the Social Justice and Social Security Committee*](#).

Chartered Institute of Housing, Crisis, Resolution Foundation, City of Edinburgh Council, Fife Council and Glasgow Health and Social Care Partnership (2025) [*'Social Justice and Social Security Committee Thursday 8 January 2026 1st Meeting, 2026 \(Session 6\)'*](#). Online: Social Justice and Social Security Committee.

Chartered Institute of Housing and Fife Council (2023) [*Rapid Rehousing Transition Plans: Developing a monitoring framework for local authorities*](#). Online: Chartered Institute for Housing.

CIPD (2026) [*Labour Market Outlook Spring 2026*](#). London: Chartered Institute of Personnel and Development.

Clun, R. (2006) [*'Lenders lift mortgage rates as Iran war hits borrowing costs'*](#), BBC News.

Cominetti, N. and Slaughter, H. (2025) [*'The Resolution Foundation Labour Market Outlook Q4 2025'*](#). Online: Resolution Foundation.

Cooper, J. (2026a) [*'Asylum claims and initial decisions detailed datasets, year ending March 2026'*](#).

Cooper, J. (2026b) [*'Asylum seekers in receipt of Home Office support by local authority detailed datasets, year ending March 2026'*](#).

COSLA (2026) [*COSLA Survey of Local Authority NRPF Support*](#).

COSLA and Scottish Government (2018) [*Ending Homelessness Together: High Level Action Plan. Edinburgh: Scottish Government*](#).

COSLA and Scottish Government (2019) [*'Code of Guidance on Homelessness Guidance on legislation, policies and practices to prevent and resolve homelessness \(Interim Update\) November 2019'*](#). Edinburgh: Scottish Government.

COSLA and Scottish Government (2020) [*Ending homelessness together: updated action plan - October 2020*](#). Edinburgh: Scottish Government.

COSLA and Scottish Government (2023) [*Ending Homelessness Together Monitor Strategic Outcomes and Indicators 2024*](#). Edinburgh: Scottish Government.

COSLA and Scottish Government (2024) [*Ending homelessness together: annual report to the Scottish Parliament, November 2024*](#). Edinburgh: Scottish Government.

COSLA and Scottish Government (2025) [*Ending homelessness together: annual report to the Scottish Parliament, December 2025*](#). Edinburgh: Scottish Government.

Cribb, J., Karjalainen, H., Latimer, E., Ray-Chaudhuri, S. and Waters, T. (2025) [*Do disability benefit claims rise when other benefits are cut?*](#) London: Institute for Fiscal Studies.

Department for Work and Pensions (2025a) [*Consultation outcome Pathways to Work: Reforming Benefits and Support to Get Britain Working Green Paper*](#). Online: Department for Work and Pensions.

Department for Work and Pensions (2025b) [*Universal Credit change brings £420 boost to over a million households*](#) [Press Release].

Department for Work and Pensions (2026a) [*Barriers to work removed for disabled benefit claimants as landmark legislation introduced*](#) [Press Release].

Department for Work and Pensions (2026b) [*Universal Credit deductions statistics December 2024 to November 2025*](#). Online: Department for Work and Pensions.

[*Domestic Abuse \(Protection\) \(Scotland\) Act 2021*](#) (asp 16).

Eagle, K. (2026) [*What's Changing in Scotland's National Performance Framework and Why It Matters*](#). Online: Scottish Parliament Information Centre.

Earwaker, R. (2024) [*Stop the freeze: permanently re-link housing benefits to private rents*](#). York: JRF.

Edwards, G. (2026) [*'Future of vital Glasgow soup kitchen feeding the homeless 'in limbo''*](#), Glasgow Live.

Evans, A. and Littlewood, M. (2018) [*Scotland's transition to rapid rehousing*](#). Glasgow: Social Bite and Glasgow Homeless Network.

Everyone Home Collective (2020) [*Route-Map 1 Ending the need for night shelter & hotel room provision*](#). Glasgow: Homeless Network Scotland.

Fife Housing Partnership (2024) [*Homelessness Strategy 2024 - 2027*](#). Online: Fife Council.

Findlay, K. (2026) [*'Budget boosts affordable housing investment, but sector warns measures still fall short'*](#), Scottish Housing News.

Fitzpatrick, S., Bramley, G., Treanor, M., Blenkinsopp, J., McIntyre, J., Johnsen, S. and McMordie, L. (2023) [*Destitution in the UK 2023*](#). York: JRF.

Fitzpatrick, S. and Pawson, H. (2016) [*'Fifty years since Cathy Come Home: critical reflections on the UK homelessness safety net'*](#), *International Journal of Housing Policy*, 16(4), pp. 543–555.

Fitzpatrick, S., Pawson, H., Bramley, G., Watts, B., Wood, J., Stephens, M. and Blenkinsopp, J. (2019) [*The homelessness monitor: Scotland 2019*](#). London: Crisis.

Fitzpatrick, S., Pawson, H., Bramley, G. and Wilcox, S. (2011) [*The Homelessness Monitor: Tracking the Impacts of Policy and Economic Change in England 2011-2013 Year 1: Establishing the Baseline*](#). London: Crisis.

Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. and Blenkinsopp, J. (2021) [*The homelessness monitor: England 2021*](#). London: Crisis.

Forrest, S. and McCloskey, K. (2025) [‘Big drop in overseas students at Scottish universities’](#), BBC News.

Francis-Devine, B. (2026) [Poverty in the UK: statistics](#). Online: House of Commons Library.

Fraser of Allander Institute (2026) [Written evidence submitted by Fraser of Allander Institute \(CPS0083\)](#). Online: UK Parliament.

Geraghty, L. (2024) [‘Scotland needs real-time rough sleeping count to save lives’](#), *The Big Issue*.

Gibb, K., Young, G. and Earley, A. (2024) [Sustainable Housing Policy in Scotland: Re-Booting the Affordable Housing Supply Programme](#). Glasgow: UK Collaborative Centre for Housing Evidence.

Glasgow City Mission (2023) [Overnight Welcome Centre 2022/23](#). Glasgow: Glasgow City Mission.

Glasgow City Mission (2025) [Glasgow City Mission Winter Project Season Report 2024/2025](#). Glasgow: Glasgow City Mission.

Glasgow City Mission (2026) [Glasgow City Mission Winter Project Season Report 2025/2026](#). Glasgow: Glasgow City Mission.

Glasgow Homelessness Involvement & Feedback Team (2025) [Homeless in Winter: Experiences of using overnight services in Glasgow](#). Glasgow: Homeless Network Scotland.

Harari, D., Francis-Devine, B., Bolton, P. and Keep, M. (2022) [‘Rising cost of living in the UK’](#), *House of Commons Library*, 20.

HM Treasury (2025) [Budget 2025](#) (HTML). Online: HM Treasury.

Homeless Network Scotland (2021) [5-minute briefing: the unsuitable accommodation order](#).

Homeless Network Scotland (2025a) [Branching Out 2021-2031 The National Framework for Housing First in Scotland](#). Glasgow: Homeless Network Scotland.

Homeless Network Scotland (2025b) [Scottish Government £1m Upstream Homelessness Prevention Fund projects announced](#).

[The Homeless Persons \(Suspension of Referrals between Local Authorities\) \(Scotland\) Order 2022](#) (No. 356).

[The Homeless Persons \(Unsuitable Accommodation\) \(Scotland\) Order 2014](#) (No. 243).

Homeless Project Scotland (2024) [Homeless Project Scotland Night Shelter](#).

[The Homelessness \(Abolition of Priority Need Test\) \(Scotland\) Order 2012](#) (No. 330).

[Homelessness Etc. \(Scotland\) Act 2003](#) (asp 10).

Homelessness Prevention and Strategy Group (2026) [Homelessness Prevention and Strategy Group](#).

[Housing \(Homeless Persons\) Act 1977](#) (c. 48).

[Housing \(Scotland\) Act 2001](#) (asp 10).

[Housing \(Scotland\) Act 2025](#) (asp 13).

Housing and Property Chamber First-tier Tribunal for Scotland (2024) [Scottish Tribunals Annual Report 2023 – 2024](#). Edinburgh: Judicial Office for Scotland.

Housing First Scotland (2025) [Housing First Scotland Annual Check-up 2024-2025](#). Online: Homeless Network Scotland.

Housing Homelessness and Fair Work Committee (2026) [‘Suspension of Allocations Policy’](#). Online: The City of Edinburgh Council.

Housing Investment Taskforce (2025) [Housing Investment Taskforce report](#). Edinburgh: Scottish Government.

Hunter, C. (2024) [‘More than 40k sign petition to keep Glasgow homeless shelter open’](#), *Glasgow Times*.

Indigo House (2021) [Shared Spaces Final Research Report](#). Online: Homeless Network Scotland.

Institute for Fiscal Studies (2026) [‘Is the minimum wage costing jobs?’ IFS Zooms In: The Economy](#). Online: Institute for Fiscal Studies.

International Monetary Fund (2026) [IMF DATA](#).

James, G., Satsangi, M. and Lawson, V. (2025) [Land supply for housing in rural Scotland](#). Inverness: Scottish Land Commission.

Johnsen, S., Blenkinsopp, J. and Rayment, M. (2022) [Scotland’s Housing First Pathfinder Evaluation: Final Report](#). Edinburgh: Heriot-Watt University.

Judge, L. and Murphy, L. (2024) [Under strain](#). London: Resolution Foundation.

Judiciary of Scotland (2025) [Scottish Tribunals Annual Report 2024 – 2025](#). Edinburgh: Judicial Office for Scotland.

Kirk-Wade, E. (2025) [UK defence spending](#). Online: House of Commons Library.

Leigh, V. (2026) [Citizens Advice Cost of Living Dashboard June 2026](#). Online: Flourish.

Leishman, C., Gibb, K., Meen, G., O’Sullivan, T., Young, G., Chen, Y., Orr, A. and Wright, R. (2008) [Scottish Model of Housing Supply and Affordability](#). Edinburgh: Scottish Government.

LGiU (2026) [2025 State of local government finance in Scotland](#). Edinburgh: LGiU.

Lister, B. (2025) [‘Unfair Universal Credit sanctions must be reformed once and for all’](#), *The House*.

Local Government Housing and Planning Committee (2025) [Housing Inquiry. Edinburgh: Scottish Parliament](#).

MacLennan, D. and Fleming, J. (2025) [Prosperity begins at home: Disruptions to improve Scotland’s housing system](#). Edinburgh: The David Hume Institute.

Marshall, M., Watkins, C., Keskin, B., Dunning, R. and Ferrari, E. (2025) [Affordable Housing Need in Scotland Post-2026](#). Online: UK Collaborative Centre for Housing Evidence.

May, B., Payne, B. and Moroz, P. (2026) [‘Prolonged war in Iran could tip the global economy into recession’](#).

McAllan, M. (2025) [Tackling Scotland’s Housing Emergency Housing Emergency Action Plan](#).

McAllan, M. (2026) [‘Housing Secretary writes to UK Government’](#). Edinburgh: Scottish Government.

McAllan, M. (2026) [‘More Homes Scotland update: Letter to Local Government, Housing and Planning Committee’](#). Online: Scottish Government.

McCann, P. (2024) [‘Levelling-up economics’](#), *Oxford Open Economics*, 3(Supplement_1), pp. i616–i624.

McGregor, M. and Smith, A. (2026) [Letting in the Private Rented Sector in 2025 The Voice of the Landlord Survey Scotland \(Wave 2\)](#). Online: Safe Deposits Scotland Charitable Trust.

McGregor, M. and Smith, A. (2026b) [Living in the Private Rented Sector in 2025 The Voice of the Tenant Survey Scotland \(Wave 2\)](#). Online: Safe Deposits Scotland Charitable Trust.

McKinney, C. and Gower, M. (2026) [Changes to UK visa and settlement rules after the 2025 immigration white paper](#). Online: House of Commons Library.

McLennan, P. (2024) [‘Housing coalition expresses disappointment at Scottish Government’s ‘business as usual’ response to housing emergency’](#), *Scottish Housing News*.

Michael, J. and Wernham, T. (2025) [‘Freezes in housing support once again widen geographic disparities for low-income renters’](#).

Mitchell, K. (2025) [‘Housing in Scotland: Is it time for cautious optimism?’](#).

Mosley, M., Wattam, R., Vincent, C. and Pabst, A. (2025) [UK Living Standards Review 2025](#). London: National Institute of Economic and Social Research.

NACCOM (2025) [Executive Summary Understanding destitution and homelessness in the asylum and immigration system](#). Online: NACCOM.

OECD (2024) [OECD Economic Surveys: United Kingdom 2024](#). Paris: OECD Publishing.

OECD (2026) [OECD headline inflation slows in January 2026, yet prices are almost 36% above pre-COVID-19 levels](#). Online: OECD Publishing.

Office for Budget Responsibility (2025) [Economic and fiscal outlook – November 2025](#). Online: Office for Budget Responsibility.

Office for Budget Responsibility (2026) [Economic and fiscal outlook - March 2026](#). Online: Office for Budget Responsibility.

Office for National Statistics (2019) [UK homelessness: 2005 to 2018](#). Online: Office for National Statistics.

Office for National Statistics (2025) [Employee earnings in the UK: 2025](#). Online: Office for National Statistics.

Office for National Statistics (2025) [Private rented sector statistics from across the UK: 2025](#). Online: Office for National Statistics.

Office for National Statistics (2026) [Labour Force Survey quality update: April 2026](#). Online: Office for National Statistics.

Office for National Statistics (2026) [‘LFS: ILO unemployment rate: Scotland: All: %: SA’](#).

Office for National Statistics (2026) [Public sector finances, UK: January 2026](#). Online: Office for National Statistics.

Ormston, R., Glencross, K., Millar, C., Pagani, S. and Littlewood, M. (2023) [Scottish Welfare Fund review: final report](#). Edinburgh: Scottish Government.

Oulton, M. and Waters, T. (2026) [‘April’s universal credit changes mean giveaways now, takeaways later’](#).

Phillips, D. (2026) [‘Block grant adjustments’](#).

Public Health Scotland (2026) [Long-term monitoring of health inequalities in Scotland by area deprivation](#). Online: Public Health Scotland.

Public Law Project and Central England Law Centre (2025) [Sanctionable Failures: Universal Credit's failing sanctions regime and the harm it causes](#). Online: Public Law Project.

Refugee Council (2026) [Getting it right: the importance of the move-on period for newly recognised refugees](#). Online: Refugee Council.

Reid, B. (2021) [Preventing Homelessness In Scotland](#). London: Crisis.

Reid, M. (2025) [Test and Learn Prevention Pilot Fund](#).

Resolution Foundation (2026) [Unsung Britain: A portrait of the country's poorer half](#). Online: Resolution Foundation.

Scottish Fiscal Commission (2026) [Scotland's Economic and Fiscal Forecasts](#). Online: Scottish Fiscal Commission.

Scottish Government (2021) [A Scotland for the future: opportunities and challenges of Scotland's changing population](#).

Scottish Government (2021) [Ending Destitution Together: A Strategy to Improve Support for People with No Recourse to Public Funds Living in Scotland 2021-2024](#). Edinburgh: Scottish Government.

Scottish Government (2021) [Housing to 2040](#). Edinburgh: Scottish Government.

Scottish Government (2021) [Universal Credit Scottish choices: evaluation](#). Edinburgh: Scottish Government.

Scottish Government (2022) [Rapid Rehousing Transition Plans Annual Report: 2020-21](#). Edinburgh: Scottish Government.

Scottish Government (2023) [Measuring Impact Task and Finish Group Final Report and Recommendations](#). Edinburgh: Scottish Government.

Scottish Government (2023) [Temporary accommodation standards framework. Edinburgh: Scottish Government](#).

Scottish Government (2024) ['Housing \(Scotland\) Bill Financial Memorandum'](#). Online: Scottish Parliament..

Scottish Government (2024) ['Housing \(Scotland\) Bill Policy Memorandum'](#). Online: Scottish Parliament.

Scottish Government (2024) [New Scots refugee integration strategy: delivery plan 2024 to 2026](#). Edinburgh: Scottish Government.

Scottish Government (2024) [Supported Housing Task and Finish Group Final Report and Recommendations](#). Edinburgh: Scottish Government.

Scottish Government (2025) [Discretionary Housing Payments in Scotland: 1 April 2024 to 31 March 2025](#). Edinburgh: Scottish Government.

Scottish Government (2025) [Further investment to prevent homelessness](#).

Scottish Government (2025) [Future of council tax in Scotland: consultation](#). Edinburgh: Scottish Government.

Scottish Government (2025) [Housing Options \(Prevent1\) Statistics in Scotland: 2024-25](#). Edinburgh: Scottish Government.

Scottish Government (2025) [Programme for Government 2025 to 2026](#). Edinburgh: Scottish Government.

Scottish Government (2025) [Scotland's Fiscal Outlook: The Scottish Government's Medium-Term Financial Strategy 2025](#). Edinburgh: Scottish Government.

Scottish Government (2025) [Scotland's Public Service Reform Strategy — Delivering for Scotland](#). Edinburgh: Scottish Government.

Scottish Government (2025) [Scottish Welfare Fund Statistics: update to 31 March 2025](#). Edinburgh: Scottish Government.

Scottish Government (2025) [Tackling Child Poverty Delivery Plan: progress report 2024-25](#). Edinburgh: Scottish Government.

Scottish Government (2025) [Temporary accommodation standards framework - legal enforcement: consultation](#). Edinburgh: Scottish Government.

Scottish Government (2026) [Bringing Hope, Building Futures: Tackling child poverty delivery plan 2026-2031](#). Edinburgh: Scottish Government.

Scottish Government (2026) [Bringing Hope, Building Futures: Tackling Child Poverty Delivery Plan 2026-2031 Annex 5: Cumulative Impact Assessment](#). Edinburgh: Scottish Government.

Scottish Government (2026) [Care Leaver Payment \(Scotland\) Regulations 2026: child rights and wellbeing impact assessment \(CRWIA\)](#). Edinburgh: Scottish Government.

Scottish Government (2026) ['Homelessness: statistics'](#). Online: Scottish Government.

Scottish Government (2026) [Households in Scotland by housing tenure: Scottish Household Survey, 2024](#). Edinburgh: Scottish Government.

Scottish Government (2026) [Housing First: monitoring reports. Edinburgh: Scottish Government](#).

Scottish Government (2026) [Infrastructure Delivery Pipeline 2026](#). Edinburgh: Scottish Government.

Scottish Government (2026) [‘New housing agency to deliver simplicity, scale and speed’](#). Online: Scottish Government.

Scottish Government (2026) [Poverty and Income Inequality in Scotland 2022-25](#). Edinburgh: Scottish Government.

Scottish Government (2026) [Rapid Rehousing Transition Plans sub-group](#).

Scottish Government (2026) [‘Scotland’s Labour Market Insights: January 2026’](#). Edinburgh: Scottish Government.

Scottish Government (2026) [Scottish Budget: 2026-27](#). Edinburgh: Scottish Government.

Scottish Government (2026) [Scottish Housing Market Review Q4 2025](#). Edinburgh: Scottish Government.

Scottish Government (2026) [Scottish Spending Review 2026](#). Edinburgh: Scottish Government.

Scottish Government (2026) [Scottish Welfare Fund: statutory guidance](#). Edinburgh: Scottish Government.

Scottish Government (2026) [Supporting domestic abuse victims to stay in their homes](#).

Scottish Government Homelessness and Rough Sleeping Action Group (2018) [‘Q2 Ending Rough Sleeping Working Paper’](#). Online: Scottish Government.

Scottish Housing Regulator (2023) [Homelessness services in Scotland: A thematic review - February 2023](#). Online: Scottish Housing Regulator.

Scottish Housing Regulator (2023) [Update to our February 2023 thematic review of homelessness services in Scotland - December 2023](#). Online: Scottish Housing Regulator.

Scottish Housing Regulator (2024) [The risks we will focus on - November 2024](#). Online: Scottish Housing Regulator.

Scottish Housing Regulator (2025) [Annual Report and Accounts 2024-2025](#). Online: Scottish Housing Regulator.

Scottish Housing Regulator (2026) [Engagement plan from 1 April 2026 to 31 March 2027](#).

Scottish Housing Regulator (2026) [Our risk assessment of social landlords: summary outcomes - April 2026](#). Online: Scottish Housing Regulator.

Scottish Parliament (2024) [Meeting of the Parliament Meeting date: Thursday, June 20, 2024](#). Edinburgh: Scottish Parliament.

Scottish Parliament (2024) [‘Minutes of Proceedings Parliamentary Year 4, No. 2, Session 6 Meeting of the Parliament Wednesday 15 May 2024’](#). Edinburgh: Scottish Parliamentary Corporate Body.

Scottish Prison Service (2024) [Scottish Quality Standards Housing Advice, Information and Support for People In and Leaving Prison](#). Online: Scottish Prison Service.

Scottish Sentencing and Penal Policy Commission (2026) [Scottish Sentencing and Penal Policy Commission report: Justice That Works](#). Edinburgh: Scottish Government.

Shelter Scotland (2025) [Scotland’s housing emergency now impacting 2.3 million adults, Shelter Scotland warns](#) [Press Release].

Shelter Scotland (2026) [Consultation Response: Temporary Accommodation Standards Framework](#). Online: Shelter Scotland.

Shelter Scotland (2026) [This is a Housing SOS](#).

Shelter Scotland (2026) [What is the housing emergency in Scotland?](#)

Smith, P.D., Keene, D.E., Dilday, S., Blankenship, K.M. and Groves, A.K. (2024) [‘Eviction from rental housing and its links to health: a scoping review’](#), *Health & place*, 86, p. 103182.

Sousa, J., Crummey, C. and Thompson, S. (2026) [‘A Budget where the silences were loudest’](#).

Sousa, J., Spowage, M., Congreve, E. and Crummey, C. (2026) [Scotland’s Budget Report 2026-27](#). Online: Fraser of Allander Institute.

Sousa, J., Spowage, M., Congreve, E. and Crummey, C. (2026) [Setting the scene: Scotland on the eve of the 2026 Election](#). Online: Fraser of Allander Institute.

Stewart, K. and Brown, S. (2025) [‘Equalities, Human Rights And Civil Justice Committee Update - Non-implementation of legislation \(March 2026\)’](#). Edinburgh: Scottish Government.

Svirydzenka, N., Lakhanpaul, M. and Williams, J. (2025) [In Their Own Words: Children’s Experiences in Temporary Accommodation](#). Edinburgh: Shelter Scotland.

The City of Edinburgh Council (2026) [Bethany Christian Trust’s Welcome Centre to run year-round](#).

The Everyone Home Collective and Coalition of Care and Support Providers in Scotland (CCPS) (2026) [Toward A Fairer National Housing Agency: A Recommended Course of Action from the Everyone Home Collective and the Coalition of Care and Support Providers in Scotland](#). Glasgow: Homeless Network Scotland.

The Migration Observatory (2026) [‘The UK’s asylum backlog’](#). Online: The Migration Observatory.

Thomson, C. (2024) [‘Homeless to be moved out of unlawful B&Bs and hotels’](#), *BBC News*.

Timms, S. (2025) [‘Dear Gingerbread’](#). Online: Gingerbread.

Timms, S. (2026) [‘Work and Pensions Volume 781: debated on Monday 23 February 2026’](#). Online: UK Parliament.

Tugendhat, H. (2026) [‘How the Iran War Will Upend the Global Economy’](#), *Foreign Affairs*.

[Universal Credit Act 2025](#) (c. 22).

Waters, T. (2026) [Universal credit review: challenges and options for reform](#). London: Institute for Fiscal Studies.

Watts, B., Littlewood, M., Blenkinsopp, J., & Jackson, F. (2018). [Temporary Accommodation in Scotland: Final Report](#). Social Bite.

Watts-Cobbe, B., Bramley, G., Pawson, H., Young, G., Sims, R., McMordie, L. and Fitzpatrick, S. (2025) [The homelessness monitor: England 2025](#). London: Crisis.

Watts-Cobbe, B., Fitzpatrick, S. and McMordie, L. (2025) [‘Beyond shelters: Unpacking global lessons from Scotland’s journey towards housing justice’](#), *International Journal on Homelessness*, 5(3), pp. 306–331.

Watts, B., Bramley, G., Fitzpatrick, S., McMordie, L., Pawson, H. and Young, G. (2022) [The homeless monitor: Great Britain 2022](#). London: Crisis.

Watts, B., Bramley, G., Fitzpatrick, S., Pawson, H. and Young, G. (2021) [The homelessness monitor: Scotland 2021](#). London: Crisis.

Watts, B., McMordie, L., Bramley, G., Sims, R., Young, G. and Rayment, M. (2025) [A Fair Way Forward: An evaluation of an action learning partnership tackling the impacts of UK immigration policy on destitution and homelessness in Scotland](#). Edinburgh: Heriot-Watt University.

Crisis head office

50-52 Commercial Street

London E1 6LT

Tel: 0300 636 1967

Fax: 0300 636 2012

www.crisis.org.uk

Copyright Crisis 2026

ISBN: 978-1-78519-099-5

Crisis UK (trading as Crisis).
Registered Charity Numbers:
E&W1082947, SC040094.
Company Number: 4024938