



Challenge Poverty Week 2024
Policy Briefing 1

A Scotland where all have safe, secure and sustainable homes



What is Challenge Poverty Week?

Challenge Poverty Week was launched by the Poverty Alliance in 2013. We wanted to highlight the injustice of poverty in Scotland, and to show that collective action based on justice and compassion can create solutions. The week is an opportunity to raise your voice against poverty and unite with others in calling for a just and equal Scotland. Each year, hundreds of organisations in Scotland do just that, including elected representative, charities and NGOs, local authorities, faith groups, businesses, school and colleges, trade unions, professional bodies and more.

What are we calling for?

Ensure that everyone has access to a safe, secure and sustainable home that meets their needs.

How do we get there?

- Adequately fund the delivery of new social homes through the Affordable Housing Supply Programme, and ensure existing social homes are well-maintained and suitably adapted to meet people's needs;
- Ensure all tenants are aware of, and can exercise, their rights by making advocacy services fully available and accessible; and
- Adequately fund - and advertise - advice and financial support to improve energy efficiency in the home, including grants for those on the lowest incomes, disabled people and those living with long-term or terminal conditions.

Introduction

Having a safe home is one of our most basic needs, acting as an enabler for the realisation of other human rights. However, with the Scottish Government having declared a housing emergency, it is clear that our current housing systems is broken. This burden is felt most heavily by people on low incomes and in groups who are more vulnerable to poverty such as disabled people, older people and households with children. These groups face compounded issues accessing adequate housing due to their particular housing needs, something that our housing sector is not currently able to meet. Rising costs combined with a low supply of social housing is pushing people into inadequate, unsuitable homes that they cannot afford. This, in turn, stalls progress in addressing child poverty and improving health, education, and employment outcomes. Housing is therefore a principal barrier to tackling poverty in Scotland.

Urgent and adequately resourced housing reform is vital. The Scottish Government's proposed Housing (Scotland) Bill is a welcome mechanism to help deliver this change. Many of the measures proposed are necessary in ensuring safe, secure and affordable housing, particularly in the context of addressing rising rent costs for private tenants and strengthening homelessness prevention measures.

However, we desperately need the Government to set out exactly how they are going to address the housing emergency to ensure that:

- The quality and disrepair of housing for both private and social tenants is improved;
- Proposed legislation around rent control and homelessness prevention is adequately funded and resourced; and
- Already unaffordable rent costs are reduced. Simply slowing or stalling rises in rent will not protect people from being swept into poverty, or pulled deeper, by housing costs.

These actions must be accompanied by full coverage access to advice and advocacy services, and the delivery of the Scottish Government's commitments on social housing. The long-term solution to our current private rental market as making genuinely affordable social housing an accessible option for significantly larger numbers of people.

How do we get there?

If we are to tackle poverty in Scotland, housing requires a drastic overhaul. Our policy asks are only some of the many changes we need to see to ensure housing in Scotland can provide the stability and safety it should.

Adequately fund the delivery of new social homes through the Affordable Housing Supply Programme, and ensure existing social homes are well-maintained and suitably adapted to meet people's needs.

In tackling the housing crisis, the Scottish Government must address underlying issues within our housing system. At a fundamental level, this includes making more social homes available, which is a key lever for poverty reduction. The shortage of housing stock in Scotland is driving people into unaffordable and unsuitable housing. Despite this, the affordable housing budget saw a significant cut of almost £200 million in the last Scottish Government budget, delaying the provision of urgently needed affordable homes with far reaching consequences.

The Scottish Government have committed to build 110,000 affordable homes by 2032, with at least 70% for social rent.¹ Despite these welcome commitments, research by IPPR Scotland, Joseph Rowntree Foundation, and Save the Children note that current trajectories indicate these goals will be missed. Their data

¹ Scottish Government (2021) *Housing to 2040*. Available at: <https://www.gov.scot/publications/housing-2040-2/documents>

highlights that from 2010 to 2020, the net increase in social housing homes was around 10,000.²

In 2023, the Poverty Alliance were commissioned by the Scottish Government's Just Transition team to support the engagement of people living on low incomes in the development of policies to support a just transition for the built environment.³

Through this process, participants were able to share their experiences of Scotland's housing system. Participants emphasised the need for investment in both spheres to address large housing waiting lists. They were clear that they had not seen any evidence of the new social homes that have been promised by the Government; one individual stated that they regularly check websites for improved housing options, but they had never seen a newly built social home for rent being added to the site.

The Scottish Government must urgently match welcome rhetoric on housing policy with investment to meet their housing targets and ensure that the vision of homelessness prevention set out in this vision is achievable.

The lack of social housing is pushing people into private rented accommodation and is thus trapping them in poverty. More social housing reduces household expenditure and helps to tackle poverty. IPPR Scotland analysis⁴ highlights that, on average in the 2010s, had low-income private renting households instead been in social tenancies they would have:

- Spent £2,200 less in housing costs;
- Received £800 less in benefits; and
- Been left £1,400 better off each year.

We know that low supply is causing issues for certain groups more than others such as disabled households, older people, people with terminal illness, and households with children. According to Housing Options Scotland, disabled people are struggling more than ever to access homes that meet their needs. They note that disabled people often wait much longer than average to find a home that is suited to their needs, which can contribute to the worsening of existing health conditions, and negatively impact mental health.⁵ Disabled people are more likely to experience poverty than those without a disability. Ensuring that sufficient numbers of accessible homes are built as part of the provision of social housing is therefore critical to ensure that all people are provided with affordable homes that meets their needs and protects them from poverty.

² IPPR Scotland, Save the Children and Joseph Rowntree Foundation (2023) *Tipping the Scales: the social and economic harm of poverty in Scotland*. Available at: [Tipping the scales: The social and economic harm of poverty in Scotland | IPPR](#)

³ Poverty Alliance (2023) *Participation of people with experience of poverty in the Just Transition Plan for the Built Environment*. Available at: [Participation of people with experience of poverty in the Just Transition Plan for the Built Environment - The Poverty Alliance](#)

⁴ Ibid.

⁵ Housing Options Scotland (2022) *Disabled people are struggling more than ever to access housing*. Available at: [Disabled people are struggling more than ever to access housing – Olivia Lindsay for Inside Housing | Housing Options Scotland](#)

Whilst access to social housing is a pressing need across Scotland, unique needs have been identified in rural areas. Rural Scotland has an acute issue with the availability of housing including a lack of affordable housing options and issues with the quality of private rented accommodation. This is too often tied to there being a high number of second homes and holiday homes in rural and island communities. As many as 3,000 job positions in the Highlands and Islands have been reported as 'at risk' because of a lack of housing.⁶ The Scottish Government must make good on its commitment of 10% of new social homes being built in rural and remote locations, particularly as targeted investment in social homes in rural locations could help to tackle other issues such as depopulation and demographic change.

Further to this, there remains a desperate need to improve existing housing stock. In the Poverty Alliance's lived experience work with the Scottish Government's Just Transition team, most participants did not think their homes were healthy or warm, expressing a degree of "shock" about the state of local authority housing. There was consensus that housing associations and local authorities were too slow, and somewhat disinterested, in solving bigger issues within properties, particularly with issues relating to mould and damp.⁷

For those with a terminal illness, finding housing that is suitably adapted to meet their needs is an additional barrier to accessing safe and secure housing. Marie Curie highlight that people in the last six months of life in Scotland spend almost 90% of their time at home, yet housing insecurity is a significant challenge with 27,600 individuals in Scotland having to move home as a result of experience with dying, death and bereavement every year.⁸ 13,200 of these individuals were forced to move because they could no longer afford to live in their home. Also, changes in conditions mean terminally ill people often require a property with suitable adaptations to meet their palliative care needs. For many living in the private rented sector where adaptations cannot be implemented to the existing property, this means an unacceptably long period of time on social housing waiting lists to find a suitable property. This outcome is often not achieved, with many living in properties which do not meet their palliative care needs.⁹

As such, adequately funded home adaptation schemes are an important part of reducing poverty and improving wellbeing, supporting people to live in their current homes without the cost and stress of having to find new accommodation to suit changing requirements.

⁶ Vuin, A., & Atterton, J. (2023) *Contextualizing the Rural (Policy Spotlight)*. Available at: [Contextualizing the Rural \(Policy Spotlight\) — SRUC, Scotland's Rural College](#)

⁷ Poverty Alliance (2023) *Participation of people with experience of poverty in the Just Transition Plan for the Built Environment*. Available at: [Participation of people with experience of poverty in the Just Transition Plan for the Built Environment - The Poverty Alliance](#)

⁸ Marie Curie Scotland (2024) *Response to Scottish Parliament Local Government, Housing and Planning Committee's Housing (Scotland) Bill Call for Views*. Available at: [Response 608321651 to Housing \(Scotland\) Bill Call for Views - Scottish Parliament - Citizen Space](#)

⁹ Ibid.

Ensure all tenants are aware of, and can exercise, their rights by making advocacy services fully available and accessible.

Every year, tens of thousands of people in Scotland need assistance because they do not have anywhere to live. Yet, housing is a right that we all have, as outlined in several key international human rights conventions including the Universal Declaration of Human Rights and the United Nations Conventions on the Rights of the Child (UNCRC) and Persons with Disabilities (UNCRPD).

Under human rights law, the Scottish Government has a responsibility to take “deliberate, concrete and targeted” legislative, budgetary and administrative steps to realise the right to housing for all so that they may live in security, peace, and dignity. This encompasses more than just a physical shelter; it includes access to essential services such as safe drinking water, sanitation, and energy as well as proximity to employment, healthcare, and education.¹⁰ However, the Scottish Human Rights Commission - in their 2023 monitoring report to the UN Committee on Economic, Social and Cultural rights - raised concern over whether the Scottish Government was meeting their minimum core human rights obligations regarding the right to housing Scotland.¹¹

There is then a clear necessity for citizens in Scotland to be able to name and claim their rights. This is particularly true for the groups most likely to experience housing inequality including women, households with children, minority ethnic people, disabled people, LGBTQ+ people, and Roma and Scottish Travellers.

Evidence from Citizens Advice Scotland’s network of bureaux showcases the huge volume and variety of housing advice that people come to the network for. In 2023/24, their network gave out over 58,000 pieces of advice on housing, an increase of 10% compared to the year before. Of these, the biggest areas of advice were private rented sector housing (21% of all housing advice) and local authority housing (18%). People seeking housing advice also frequently required additional advice, most commonly advice about benefits, debt and utilities.

This showcases the critical work of the Citizens Advice Bureaux - and other advice and advocacy services - in helping people to understand and uphold their rights through, for example, understanding tenancy paperwork, contacting unresponsive landlords about repairs and helping people to prepare for housing tribunals. Local bureaux are working in an increasingly complex landscape as renting rules change, which highlights the ever increasing importance of advice and advocacy services to be available to everyone in the rented sector.

A devastating impact of insufficient housing and advice is homelessness. A case study from Citizens Advice Scotland showcases this reality:

¹⁰ Nuffield Foundation (2022) *The Right to Adequate Housing in the UK – An Explainer*. Available at: [A Briefing - ESC Rights Part Four: The Right to Food Adequate Housing in the UK - An Explainer \(nuffieldfoundation.org\)](https://www.nuffieldfoundation.org/esc-rights-part-four-the-right-to-food-adequate-housing-in-the-uk-an-explainer)

¹¹ Scottish Human Rights Commission (2022) *Submission to the United Nation’s Committee on Economic, Social and Cultural Rights*. Available at: [2023-icescr-pswg-submission-to-un-for-publication.pdf \(scottishhumanrights.com\)](https://www.scottishhumanrights.com/2023-icescr-pswg-submission-to-un-for-publication.pdf)

A North of Scotland CAB recently worked with Paul who had just been released from prison. Paul did not get to speak to any support workers about housing before they left prison and so he was homeless on release. He went to the local authority to apply as homeless but were told there was no accommodation available. The local authority offered Paul a travel pass to a neighbouring council area but did not properly investigate his circumstances. The bureau is assisting Paul to present as homeless again.

Homelessness is both a cause and consequence of poverty. It is an experience that is demoralising, frightening, and traumatic, impacting all aspects of an individual's life. It is estimated that around eight in 100 people in Scotland have experienced homelessness at one point in their lives.¹² In 2022/23, 53,111 people were assessed as being homeless or threatened with homelessness. This includes 16,263 children which is a 10% higher increase from 2021/22 and the equivalent to 45 children in Scotland being made homeless every day.¹³

There is a scale and urgency here that necessitates strong legislative intervention. Adequately funded advice and advocacy services - and a sufficient supply of social housing supply - can work together to ensure that homeless temporary accommodation is always the last resort and not the default solution to those threatened with losing their home.

Adequately fund - and advertise - advice and financial support to improve energy efficiency in the home, including grants for those on the lowest incomes, disabled people and those living with long-term or terminal conditions.

Improvement of Scotland's housing stock is a necessary action that will help us to meet our climate targets and fight poverty. Upgrading homes would:

- Support lowering carbon emissions;
- Reduce rates of fuel poverty;
- Improve health and wellbeing outcomes; and
- Reduce demand on existing energy networks helping us reach our climate targets.

The on-going cost of living crisis has re-highlighted the importance of energy efficiency and the efficacy of good insulation for reducing bills and tackling fuel poverty. Despite this, there is still a significant lack of support for actions that people on low incomes can take to improve the energy efficiency of their homes. This has been particularly true for disabled people who have often faced spiralling costs due

¹² Scottish Government (2018) *Health and Homelessness in Scotland*. Available at: <https://www.gov.scot/publications/health-homelessness-scotland/documents/>

¹³ Scottish Government (2023) *Homelessness in Scotland: 2022-23*. Available at: [The extent of homelessness in Scotland - Homelessness in Scotland: 2022-23 - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/homelessness-in-scotland-2022-23/documents/)

to increased energy usage, leading to some disabled people rationing usage of essential medical equipment.¹⁴

Affordability remains a key barrier to low-income households being able to invest in energy efficiency measures. Existing financial support often still requires up-front household investment or taking on loans which is impossible for some households in Scotland. With poor energy efficiency being one of the four key drivers of fuel poverty, as designated by the Scottish Government, it is clear that improving access to energy efficiency upgrades for low-income households are critical to addressing fuel poverty and realising our net zero ambitions.

Upgrading the energy efficiency of Scottish homes is particularly important for tackling poverty in rural communities. Even prior to the cost of living crisis, over 40% of people in Na h-Eileanan Siar were in fuel poverty with poor energy efficiency of housing identified as a key cause.¹⁵ That was estimated to have risen to as much as 57% that winter.¹⁶ Recent research from IPSOS has also shown that while there is some support for households to change fuel type or make a property more energy efficient, households in the Highlands and Islands face barriers with cost, accessing tradespeople, and infrastructure.¹⁷

More widely, members of our short life working group developing these policy asks have stressed the need to better link housing supply to health outcomes and quality of life. For people with terminal illness, good quality homes are key in allowing people to realise the right to live and die at home. Research from Age Scotland also found that the increase in energy costs were having a hugely negative impact on older people in Scotland:

*"The increase [in energy costs] means I had to cut back on food often go for weeks with no food. It's making me unwell."*¹⁸

Research from Independent Age also found that older people are both conscious and nervous about the poor energy efficiency in their homes and how this is impacting on their energy bills. One participant stated:

*"The thing is that you open the doors to go somewhere, and you lose all the heat. It's forever on your mind... It's a flat roof so the insulation isn't going to be that great... It's a lovely flat [but] they've got these huge storage heaters that cost a fortune to run so that's a problem."*¹⁹

¹⁴ The Alliance (2022) *Disabled people, unpaid carers and the cost of living crisis* available at <https://www.alliance-scotland.org.uk/wp-content/uploads/2022/10/ALLIANCE-Cost-of-Living-Report.pdf>

¹⁵ Energy Action Scotland (2021) *Fuel Poverty by Local Authority*. Available at: <https://new.theclaymoreproject.com/uploads/entities/1230/files/News%20Releases/fuelpovertyLAmavV3.pdf>

¹⁶ BBC News (2022) *How the rising cost of living is hitting islanders*. Available at: <https://www.bbc.co.uk/news/uk-scotland-highlands-islands-60555120>

¹⁷ Ibid.

¹⁸ Age Scotland and ScotInform (2022) *Taking the Temperature: Report of Age Scotland's energy survey of the over 50s*. Available at: [taking-the-temperature---age-scotland---energy-survey-of-the-over-50s-in-scotland---summer-2022_original.pdf \(agescotland.org.uk\)](https://www.age-scotland.org.uk/wp-content/uploads/2022/10/Taking-the-temperature---age-scotland---energy-survey-of-the-over-50s-in-scotland---summer-2022_original.pdf)

¹⁹ Independent Age (2023) *"Not Enough to Live on" Pensioner Poverty in Scotland*. Available at: <https://www.independentage.org/pensioner-poverty-scotland-report>

Despite this, the majority of older people surveyed by Age Scotland in their Taking the Temperature research had not heard of the various schemes available to help them with heating costs.²⁰ This again evidences the need to provide more support mechanisms and to radically boost awareness to ensure more people are able to benefit. This action is central to helping us eradicate poverty in Scotland and fight the climate emergency.

²⁰ Age Scotland and ScotInform (2022) *Taking the Temperature: Report of Age Scotland's energy survey of the over 50s*. Available at: [taking-the-temperature---age-scotland---energy-survey-of-the-over-50s-in-scotland---summer-2022_original.pdf](https://agescotland.org.uk/wp-content/uploads/2022/08/taking-the-temperature---age-scotland---energy-survey-of-the-over-50s-in-scotland---summer-2022_original.pdf) (agescotland.org.uk)

Developing our policy asks

This year, the policy asks for Challenge Poverty Week were developed in collaboration with a short life working group with representation a variety of third sector organisations. We would like to thank these organisations for their participation in this process.

What we heard from our Short Life Working Group:

- Housing was centrally important to reducing household costs and providing a solid bedrock for good health, security and stability. The on-going chronic shortage of social housing is having detrimental impacts on the population as a whole but is causing particular difficulties for certain groups such as disabled people, people with terminal illnesses and people on low incomes.
- Access to and quality of housing is crucially important for good health. It was important for organisations that actions on housing have analysis on health, including social determinants of health and experience of a terminal illness embedded into policy.
- Disabled people face acute housing access difficulties and organisations felt it was important that was highlighted. There is express need to build more accessible houses and ensure that these homes are energy efficient to protect disabled people from high energy bills to tackle disabled people's poverty.
- The Scottish Government is rightfully giving attention to actions needed to tackle the climate emergency. It is important to recognise areas where actions to tackle the climate emergency can also reduce poverty. We do not have to choose between fighting either climate change or poverty, we can do both. Energy efficiency measures can promote both of our shared national priorities on poverty and climate.
- There was recognition that the housing sector is influenced by private developers and private landlords. The Scottish Government must consider more ways to incentivise these groups to improve housing stock, keep rents down and protect tenants from eviction and subsequent homelessness.

How will this help Scotland to meet our child poverty targets?

- Child poverty rates after housing costs are generally lower in Scotland compared to other parts of the UK due to greater availability of social housing. However, stagnation in the number of new social homes being built is pulling more families into expensive and unsuitable housing.
- The *Bright Start, Bright Futures* delivery plan rightly identifies a home as the foundation of family life and is the biggest cost for most households. Provision of more affordable, energy efficient homes reduces overall household expenditure, freeing up income which reduces poverty.

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