

This paper is our analysis of the data we obtained via the survey we sent out to homelessness workers, support workers and others who work within the homelessness sector in December 2021. Most of our respondents were front line workers and almost all are involved in delivering a service for homeless people. You can see the survey questions and quantitative data [here](https://www.homelessactionscotland.org.uk/working-homeless-preliminary-results/)

Our CEO Gavin Yates states

“We are very grateful to our members for highlighting their concerns on this important issue. It is clear in some authorities there have been approaches taken to encourage homeless people to continue to work and to ensure they can do that at no detriment. In others the advice has been to cease work and claim benefits. This cannot be the right answer to this issue.

“It can’t be right that some councils charge working people £300 a week for temporary accommodation when the average rent is nearer £75.

“There needs to be an end brought to this postcode lottery and everyone that can and wishes to work should be able to access social housing at an affordable rate. This practice of allowing people to build up unsustainable housing debt must end.

“We are calling for an immediate taskforce with the key players round the table including COSLA and the Scottish Housing Regulator to end this practice for good.”

The following highlights the questions we asked along with our analysis of the qualitative data we received from respondents. We were not able to include everyone’s quotes, but we did include all views within this paper. So where there may be some contradictory statements please note that his is because not everyone agrees on this issue. If you have any questions or wish to discuss this with us further then please get in contact with garry@homelessactionscotland.org.uk who was the lead on this paper.

Most respondents to these questions told us that their clients did not take up the offer of homeless accommodation. There was also a considerable proportion of respondents who informed us that their service users had to stop working or give up full time education to access homeless accommodation. The reason most given was that being in employment or adult education effectively disbarred their client from using benefits to pay for the high rental charges associated with homeless accommodation.

There were several instances where workers lost contact with those who had a statutory right to accommodation but did not take up their accommodation due to being told they could not afford it by homeless officers. Sofa surfing was a common theme as a response for people who presented as homeless but were working, which was highlighted as a gender-based issue.

One respondent advised us that rental charges are capped irrespective of whether the accommodation is used for homeless accommodation. However, this appears not be standard practice across Scotland.

A small number of respondents told us that their clients were provided with low management accommodation, which although temporary accommodation was charged at what would be considered the standard rental charge for that local authority. The ability to access financial support via housing benefit while working was also a factor on whether clients were able to access temporary homeless accommodation or not.

**Quotes from our Respondents**

*"We have definitely had cases of clients living in their cars or vans, because it was too expensive to go homeless. I remember one was a window cleaner, another a care assistant."*

*“Most did not access accommodation but the ones who had no other choice had to, [they] reported being plunged into severe financial hardship and due to the impact of living in B&B or hostel/supported accommodation found holding the job down difficult.”*

A common response from comments within this section is “it’s complex”, which reflects the various aspects of our respondents’ local authorities, job titles and organisations.

Where there is shortfall of rent for homeless accommodation, there appears to be a multitude of approaches as to how this is dealt with. Most respondents advised that working people are in fact pursued for the debt accrued when charged the full rental charge for the homeless accommodation they were in previously. There were also examples of people being pursued for this debt in a relatively aggressive manner, including using a well-known and established debt collecting agency. The debt accrued resulted in many workers losing contact with vulnerable people with whom they were working.

Several respondents said that the prospect of incurring debt has dissuaded people from accessing the homeless accommodation to which they are legally entitled, and it has prevented people they have worked with from presenting as homeless.

Several respondents mentioned that being advised they would incur debt prevented their clients from presenting as homeless in the first instance. It has also resulted in clients withdrawing their application - or just not returning to the office where they made their homeless application - once they had been told they would incur the full homeless rental charge.

Where advice and assistance are available it has supported people to access accommodation. However, it is noted that this is not something which is available to every employed person who presents for accommodation. Advice agencies that are specialists in homelessness are not widely available across Scotland.

Shelter Scotland was mentioned as an organisation who were able to successfully challenge a local authority unlawfully pursuing someone who had been working while in homeless accommodation.

**Quotes from our Respondents**

*"Scott & Co for C.Tax arrears, and other debt due to utilities, threatened with eviction for non-payment of rent."*

*"I have worked with multiple people who have been told that the costs of temp accom are too high for them to meet, putting them off either making a homeless application or accepting temp accom. I have also worked with people who are seeking employment while in temp, and have been advised by employment agencies not to do this as their HB will stop and they won't be*

*able to afford their temp. "*

*"I supported one young person who was being pursued for rent arrears of several hundred pounds and with the support of Shelter some of the amount was written and some covered by discretionary housing benefit. This caused major stress and anxiety to the young person and medication had to be prescribed for several months along with counselling sessions."*

Some of our respondents felt that the terminology of discrimination was too strong, one pointing out that this is not a protected characteristic within UK legislation. Although of course it should be noted that discrimination can happen out with the protected characteristic groups.

There was a strong emphasis from our respondents that the rental charge for homeless accommodation was set at too high for anyone who is in full or part time employment or in full time or part time education to be able to afford. This unaffordability seemed to be what led some councils to advise those in employment, that they could not afford the rental charge for their homeless accommodation.

Several of our respondents pointed out that some of the temporary accommodation, such as B&B's or supported accommodations, have set curfew hours which make it difficult for anyone who is working out with normal office hours.

Another issue highlighted was one of discrimination against people living in homeless accommodation when they applied for a job.

**What have we missed?**

"I can only respond in my experience within my own LA area, but the rent charged is capped at the same rent for all other properties - not an inflated rent due to it being homeless accommodation. Based on this within my authority I don't feel that clients are discriminated against due to working"

"I don't think discrimination is the right term, as employment is not an Equality Act characteristic. Everyone is overcharged for temp accom, those in employment or otherwise not entitled to benefits (f/t student, immigration issues) face the brunt of this as they are expected to pay the costs themselves. The high costs should never result in people being turned away from or put off

temporary accommodation, but they do. That is the problem, not discrimination. "

"This is more related to low paid employment and the affordability of homeless/supported accommodation which is more related to HB eligibility so perhaps this is more a question of at what threshold is full HB paid to those in employment in supported accommodation. "

"I think temporary accommodation is too expensive for people who are working, these people need to save for a new home this rent costs would prevent people trying to save. homeless clients being offered bed and breakfast in Edinburgh have curfew times which again sometimes is not

practical for clients who work shifts. (Bed and breakfast is also very expensive for working homeless clients). "

"Gendered analysis of this information is vital. Young women’s experience of homelessness, especially if children involved is very different and needs highlighted."

"Rents are far too high, now gas and electricity are expected to jump, it is never ending for some people who smoke cigarettes and have other addictions, even though they work fulltime."

"I do feel they [working people] may be discouraged from taking homeless accommodation

which is unfortunate as they are already anxious about what to expect in homeless accommodation."

"No, it is excellent that these barriers / discriminatory practices are being highlighted and recognised."

"There are times that people work "on the fly" as it’s the only way they can get a reasonable income."

"Students in higher education, such as a university course are also penalised. "

"I wonder if the amassing of rental charges arrears while in temporary homeless accommodation whilst working, affects in any way the success of a Section 5 referral to a housing association? Are they able to be party to this information? Automatically, or can they request it? Does it affect their decision making? Are these rental charges arrears being referred to debt collection agencies? Are they affecting credit ratings and the ability to borrow to e.g., furnish permanent accommodation? Or affect future employment prospects? If the person gives up waiting in temporary accommodation and tries to get their own property in the private sector, is any adverse credit rating jeopardising their chances?"

"As third sector homeless residential providers, we are forced to increase Housing Benefit and Rental amounts as the money paid to us directly by council does not cover the main costs of running the service. The reality of years of austerity and lack of uplift to meet cost of living and rising expenses mean that we are often running at a loss and covering mounting costs of

Covid. I am aware council are in poor financial position, however. It would be good not to have to pass on the cost of the service to the service user and find alternative ways to source income; making the accommodation accessible to anyone, no matter their working circumstances."

"I think it is important to ask about the options for people who are working and the inappropriate places they can be offered to stay because most living environments in homeless accommodations does not suit a working person due to other residents’ lifestyles that can impact on their ability to hold down a job."

"Not enough fast track homeless accommodation available it can be a crisis situation."

"There’s absolutely a need to explore this topic- we often hear of clients who earn just over the threshold for benefit entitlement being far worse off than those not working. It creates bitterness and resentment at the very system that is supposed to act as a safety net- a safety net that if you are in employment that you pay towards through salary deductions etc."

"When I was first working in the homeless sector 17 years ago we used to advise people not to work when in our accommodation as rents were really high but this has changed throughout the years, now we tell tenants to pay the same as a perm tenancy"

**Conclusion**

We carried out this survey to learn if there was an issue in Scotland with working people being able to access homeless accommodation. There is no doubt that this issue exists. Our next step will be to contact each local authority in Scotland to ascertain if working people can access homeless accommodation, without being put off by exorbitant rental charges.

As a society we simply cannot accept that a working family is asked to pay £300 per week for a flat for which their next-door neighbour, who Is not homeless, is charged £70 per week. We cannot accept that people going through the homeless process are being advised not to seek work because they would then be charged £300 per week. We cannot accept that people are being pursued by debt agencies and threated with legal action, because a local authority was charging them £300 per week for a flat that should have been £70.

We can accept that this problem is only recently coming to light and that there are multiple solutions in place to resolve it.

If you are interested in getting involved and #takeactiononhomelessness then please get in touch.



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