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# CHILD POVERTY AND THE HOUSING EMERGENCY



A JOINT REPORT BY SHELTER  
SCOTLAND AND ABERLOUR



Shelter Scotland exists to defend the right to a safe home and fight the devastating impact the housing emergency has on people and society. We work in communities and with other organisations to understand the problem and change the system. We run national campaigns to fight for home.



Aberlour is Scotland's largest children's charity. Delivering more than fifty services across Scotland, we work with disadvantaged, marginalised and discriminated against children, young people and families, providing services and support in communities around the country. We help to overcome significant challenges families face, such as the impact of drugs and alcohol, growing up in and leaving care, poor mental health, living with a disability, or the impact of poverty and disadvantage.

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## Key Summary

- This report sets out clear evidence that Scotland's housing emergency and child poverty are linked. The First Minister has made a commitment to eradicate child poverty in Scotland. This cannot be done without addressing the housing emergency and improving access to safe, secure and affordable housing.
- Social housing supply is a key structural solution in addressing child poverty. If the Scottish Government are serious about their plans to eradicate child poverty, they must make social housing delivery a bigger priority.
- 19% of children are living in poverty pre-housing costs but compared to 24% after housing costs. Meaning 50,000 children are driven into poverty by high housing costs.
- The private rented sector is an expensive and often inappropriate option for low-income households, including those with children. More social homes need to be supplied to allow households trapped in poverty in this sector to move into a more affordable home.
- Households with children are often trapped in Temporary Accommodation (TA) for years at a time, due to the lack of larger social homes for them to move into. TA is extremely expensive for families with members who are in employment and can result in necessary benefits (such as the Scottish Child Payment) being lost. Therefore, TA can act as a poverty trap as a result.
- The Scottish Government's Tackling Child Poverty Delivery Plan recognises the importance of housing as an intervention to reduce child poverty, however the housing measures in the plan simply aren't ambitious enough to meet ever higher levels of need and the targets for social house building are not being met.
- The Housing Bill does not address the need to increase the supply of much-needed social homes across Scotland and ignores the 10,000 children trapped in temporary homeless accommodation.
- Although the Scottish Child Payment (SCP) is a welcome intervention, one policy alone cannot create the significant structural change to address the scale of the child poverty in Scotland and evidence suggests that public debt reform is vital in eradicating the issue.
- Priority family types, such as children in minority ethnic families, or lone parent families, are identified by the Scottish Government as being most vulnerable to child poverty. However, there is limited analysis of how child poverty levers (for

example social housing) differ for each priority family type and there is no evidence of an intersectional analysis.

## Background

The Scottish Government has committed to addressing child poverty. When taking office in his role as First Minister John Swinney vowed to eradicate child poverty in Scotland naming it as his "single most important objective"<sup>1</sup>. This ties in with the Scottish Government's ambitious targets to reduce child poverty rates to 10% by 2030. However, the latest analysis shows the target is in danger of being missed<sup>2</sup>. Meanwhile, Scotland is also in the grip of a housing emergency resulting from years of underinvestment in social housing that is further exacerbating child poverty levels<sup>3</sup>.

While some positive policy interventions have been enacted towards addressing child poverty such as The Scottish Child Payment (SPC), almost a quarter of all children (24%) in Scotland still live in poverty. That's 240,000 children. The effect on those 240,000 is devastating. Children experiencing poverty are more likely to fall behind in school. They are also 3 times more likely to experience mental health problems and twice as likely to have developmental difficulties than more affluent children<sup>4</sup>.

All children in Scotland have the right to a good home and the Scottish Government have affirmed this with the introduction of UNCRC into Scot's Law<sup>5</sup>. The housing emergency puts these rights at risk. In addition, the Scottish Government has also formally recognised that Scotland is in a Housing Emergency, with 10,110 children trapped in temporary accommodation waiting to be housed and 42 children becoming homeless every day<sup>6</sup>. Lack of access to affordable housing is linked to child poverty, with the latest statistics showing that 50,000 additional children in Scotland have been driven into poverty by housing costs<sup>7</sup>.

Combined, the picture looks bleak for children in poverty. There is a clear link between child poverty, and a lack of access to safe, secure and affordable homes, and it is a vicious cycle with child poverty being one of the strongest predictors of homelessness in adults on top of the negative effects of attainment and health<sup>8</sup>. Improving access to safe, secure and affordable homes is a key structural solution in addressing poverty and specifically child poverty. Policies oriented at addressing this and the housing emergency must be cogent and complementary to ensure success.

This briefing sets out the evidence for the link between child poverty and housing, illustrating why the Scottish Government must prioritise housing as a core part of eradicating child poverty

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<sup>1</sup> [John Swinney vows to eradicate child poverty in Scotland - BBC News](#)

<sup>2</sup> [Scotland in 'grave danger' of missing child poverty targets - BBC News](#)

<sup>3</sup> [Scottish government to declare national housing emergency | News | Housing Today](#)

<sup>4</sup> [Child Poverty in Scotland: The facts | Save the Children's Resource Centre](#)

<sup>5</sup> [UNCRC Article 27 - I have the right to have a proper home, food and clothing - The Children and Young People's Commissioner Scotland \(cypcs.org.uk\)](#)

<sup>6</sup> [Homelessness statistics in Scotland - Shelter Scotland](#)

<sup>7</sup> [Child poverty analysis - gov.scot \(www.gov.scot\)](#)

<sup>8</sup> [The life-changing effects of homelessness on children | The Children's Society \(childrenssociety.org.uk\)](#)

## Housing and child poverty

### Housing Costs

There are three primary factors that influence child poverty, income from employment, income from social security and the cost of living<sup>9</sup>. Of all living costs housing tends to be the largest for most households, and for too many of them rapidly rising housing costs are eating further into families' incomes. As a result, households who would not otherwise experience poverty are pushed into poverty by their housing costs. The Scottish Government's Poverty and Inequality data clearly shows this:

- Before housing costs 19% of people in Scotland are living in relative poverty, after housing costs this rises to 21% of people. This means that 140,000 people in Scotland live in housing induced poverty.
- When this is broken down by age, we can see that children are the group most vulnerable to housing cost induced poverty. In Scotland, 19% of children are living in poverty pre-housing costs but this number increases to 24% after the cost of housing is considered. This means that 50,000 children have been driven into poverty by the soaring cost of housing<sup>10</sup>.

Housing costs are rising across the board, but lower income families are bearing the brunt of the housing emergency. Low-income families with children in Scotland on average spend more of their household income on housing costs when compared to all families with children. With the bottom 30% of families (in terms of household income) spending almost double (17%) of their income on housing costs compared to the overall average (9%)<sup>11</sup>. There is an urgent need for more affordable homes to be available to lower income families to decrease children's likelihood of being pushed into poverty.

With families increasingly struggling to meet housing costs many can end up in debt to both private and social landlords. Housing arrears combined with other forms of public debt significantly impact the most vulnerable families. 55% (approx. 80,000) of families with children receiving Universal Credit in Scotland have public debt<sup>12</sup>. Undoubtedly, the rising cost of housing directly contributes to high levels of public debt in Scotland and the impact of this is more families trapped in poverty. Income from social security payments designed to alleviate child poverty too can be slashed by rent arrears and other forms of public debt. Data shows families on Universal Credit in Scotland on average see their income reduced by £1000 a year due to debt related deductions<sup>13</sup>.

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<sup>9</sup> [Child poverty system map - gov.scot \(www.gov.scot\)](https://www.gov.scot/resources/documents/2024/04/Child-poverty-system-map-2024.pdf)

<sup>10</sup> [jrf - uk\\_poverty\\_2019-20\\_housing.pdf](#)

<sup>11</sup> [Additional child poverty analysis 2024 - gov.scot \(www.gov.scot\)](https://www.gov.scot/resources/documents/2024/04/Additional-child-poverty-analysis-2024.pdf)

<sup>12</sup> [Aberlour - Child Poverty + Public Debt](#)

<sup>13</sup> [Aberlour - Child Poverty + Public Debt](#)

## The Private Rented Sector as a driver of poverty

The private rented sector (PRS) is an expensive and often inappropriate option for low-income households, including those with children. Living in the PRS is a significant risk factor for child poverty. Areas with the highest child poverty in Scotland tend to have higher numbers of families living in PRS<sup>14</sup>.

Unlike social housing private rented tenancies are far less insulated from rent hikes and tenants are more vulnerable to eviction. Due to higher rents the PRS is more likely to drive children into poverty. The Scottish Government statistics show that;

- Between 2016 and 2019 the number of people living in the PRS in poverty after housing costs jumps by 14% compared to before housing costs, in the social sector the rise is much lower at 8%<sup>15</sup>.
- Just between 2022 and 2023 rents in Scotland rose by 13.5% across all PRS property sizes.
- Rent for larger PRS properties (where families with children are more likely to live) have seen the highest rent rises since in the last 13 years with a 4-bed costing on average 76.5% more than in 2010<sup>16</sup>.

Those who can access help with these unaffordable rates through benefits like the Local Housing Allowance (LHA) also struggle. Research conducted by the Chartered Housing Institute in 2023 found that the rents of only 8% of private tenancies advertised in Scotland are fully covered by LHA. Furthermore, the rate of LHA has been frozen since 2020 despite average rents rising across Scotland<sup>17</sup>.

In short, rising private rents across Scotland are a recipe for driving more children into poverty<sup>18</sup>. Many of those children and their families would greatly benefit from social housing but become stuck in the broken and biased homelessness system before they can get there.

## The cost of temporary accommodation:

When households become homeless many households, including those with children, find themselves in temporary accommodation (TA), often trapped for long periods of time unable to move on. There are currently a record number of 10,110 children trapped with their families in temporary accommodation<sup>19</sup>. The problem is so severe that the UN Committee on The Rights of the Child has addressed the issue. The committee urged

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<sup>14</sup> [Executive-Summary-Final.pdf \(povertyinequality.scot\)](#)

<sup>15</sup> [Poverty - Poverty and Income Inequality in Scotland 2016-19 - gov.scot \(www.gov.scot\)](#)

<sup>16</sup> [Private Sector Rent Statistics, Scotland, 2010 to 2023 - gov.scot \(www.gov.scot\)](#)

<sup>17</sup> [New CIH Scotland backed research shows dramatic Local Housing Allowance shortfall | Chartered Institute of Housing](#)

<sup>18</sup> [Poverty and the re-growth of private renting in the UK, 1994-2018 | PLOS ONE](#)

<sup>19</sup> [Temporary accommodation - Homelessness in Scotland: 2022-23 - gov.scot \(www.gov.scot\)](#)



the UK to ensure that temporary accommodation placements decrease by building more social homes in order to uphold commitments to children's rights<sup>20</sup>.

Employment is often cited as one of the key levers for families to use to get out of poverty but the very nature of the homelessness system can function as a poverty trap. While families are in TA the cost of this accommodation can act as a perverse incentive which prevents people from entering employment to move their families out of poverty<sup>21</sup>. Often if a household in TA is in employment, they become liable for the cost of their accommodation, which is much more expensive than the rent of a permanent home<sup>22</sup>.

### **Social Housing as a key intervention:**

Child poverty in Scotland is at a lower rate than the rest of Great Britain – at 24% compared with England at 31% and Wales 28%<sup>23</sup>. The variation sets out a clear case for social housing as a lever for reducing poverty in Scotland. Data (covering 2019/20 to 2021/22) has shown Scotland's relatively lower overall poverty rates can be linked explicitly to social housing<sup>24</sup>, allowing families to keep their housing costs relatively lower than in other parts of the UK;

*"Housing costs are a key factor in the lower rate of poverty; renters in Scotland disproportionately live in the lower-cost social rented sector (59% of renters are in social rented, compared with 45% of renters in the rest of the UK). Social renters in Scotland also have lower rents, with low-income renters spending on average (median) £83 a week on housing costs compared with an average of £102 in England and £101 in Wales<sup>25</sup>"*

The Scottish Government recognise social housing as a key measure to reduce poverty, citing that social rents benefit approximately 140,000 children in poverty a year.<sup>26</sup> In their Child Poverty De

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<sup>20</sup> [Concluding observations on the combined sixth and seventh periodic reports of the United Kingdom of Great Britain and Northern Ireland](#)

<sup>21</sup> [Guest blog: Homelessness causes poverty and poverty causes homelessness - The Poverty Alliance](#)

<sup>22</sup> [Temporary Accommodation Task and Finish Group: final report and recommendations - gov.scot \(www.gov.scot\)](#)

<sup>23</sup> [Poverty: facts and figures | CPAG](#)

<sup>24</sup> [UK Poverty 2022: The essential guide to understanding poverty in the UK | Joseph Rowntree Foundation \(jrf.org.uk\)](#)

<sup>25</sup> [UK Poverty 2022: The essential guide to understanding poverty in the UK | Joseph Rowntree Foundation \(jrf.org.uk\)](#)

<sup>26</sup> [Assessing progress against the targets - Tackling child poverty delivery plan: progress report 2022 to 2023 - gov.scot \(www.gov.scot\)](#)

## Are current interventions working?

### The Tackling Child Poverty Delivery Plan

The Scottish Government plans to reduce child poverty to 10% by 2030 as set out in the Tackling Child Poverty Delivery Plan<sup>27</sup>. Organisations such as The Poverty and Inequality Commission have raised concerns that in order to meet the 2030 target transformational change is required, and the current work taking place is not being done at the scale needed<sup>28</sup>. For example, the housing measures in the plan simply aren't ambitious enough to meet ever higher levels of need and the targets for social house building are not being met.

Currently the only significant housing measures in the plan revolve around Housing to 2040 commitments to deliver 110,000 affordable homes by 2032, 70% of which will be for social rent. This target is on track to be either missed or reduced<sup>29</sup>. Due to the 38% cut to the Affordable Housing Supply Programme budget over the last 2 years, the number of social homes being delivered in Scotland has slowed to a crawl:

- Completions of socially rented homes were down in 2023/24 by 15% compared to the previous year<sup>30</sup>. This is the lowest since 2020/21.
- In 2023/24, the number of social rented homes started were at their lowest rate since 2015/16.

In short, we aren't building homes fast enough to house families in need or to address child poverty rates. The Joseph Rowntree Foundation have acknowledged that more action is needed to ensure that plans for social housing delivery and child poverty are better aligned<sup>31</sup>.

### The Housing Bill

The Housing Bill as it has been introduced to parliament is not bold enough when it comes to the role housing could play in poverty alleviation. The legislation does not address the need to increase the supply of much-needed social homes across Scotland and ignores the 10,000 children trapped in temporary homeless accommodation. While the Housing Bill does introduce provisions for rent controls in the PRS it remains to be seen if plans are truly ambitious enough to tackle out-of-control housing costs. Ultimately, the long-term solution to an overheated private rental market is to reduce demand by making genuinely affordable social housing a realistic option for

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<sup>27</sup> [Tackling Child Poverty Delivery Plan 2022-26 - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/tackling-child-poverty-delivery-plan-2022-26/pages/1-100.aspx)

<sup>28</sup> [Poverty and Inequality Commission Child Poverty Scrutiny Report 2023-24 - Poverty & Inequality Commission \(povertyinequality.scot\)](https://www.povertyinequality.scot/publications/poverty-and-inequality-commission-child-poverty-scrutiny-report-2023-24)

<sup>29</sup> [Affordable homes – Scottish Government budget and progress – SPICe Spotlight | Solas air SPICe \(spice-spotlight.scot\)](https://www.spice-spotlight.scot/publications/affordable-homes-scottish-government-budget-and-progress)

<sup>30</sup> [Housing statistics quarterly update: new housebuilding and affordable housing supply - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/housing-statistics-quarterly-update-new-housebuilding-and-affordable-housing-supply/pages/1-100.aspx)

<sup>31</sup> [How to grow support for building social homes | Joseph Rowntree Foundation \(jrf.org.uk\)](https://www.jrf.org.uk/news/how-to-grow-support-for-building-social-homes)

significantly larger numbers of people. Organisations such as Poverty Alliance acknowledge that the bill alone will not be enough, and that the Scottish government must deliver on their commitments to supply social homes, a key lever for poverty reduction<sup>32</sup>.

## **The Scottish Child Payment**

There has been some success in child poverty reduction through the introduction of the Scottish Child Payment (SCP). However, poverty experts and organisations such as Poverty Alliance acknowledge that one policy alone cannot create enough change to tackle the scale of child poverty in Scotland<sup>33</sup>. Additionally, welfare interventions such as the Scottish Child Payment cannot reach their full effectiveness where household costs are out of control. Without more significant, structural interventions it is inevitable that welfare payments are merely plugging the gap left in family finances by extortionate rents. This could also be the case for additional welfare support measures.

Despite similar levels of welfare spending to Nordic countries the UK see's relatively lower value for money. The Institute of Economic Affairs has suggested that this is because the housing emergency's impact is so significant these interventions are less effective<sup>34</sup>. Therefore, to maintain a fair and effective welfare system the rapidly rising cost of housing must be brought under control and more affordable homes need to be supplied.

Many families in need are not eligible for SCP including those with No Recourse to Public Funds due to immigration status (disproportionately affecting ethnic minority families). Our system is so broken that some families are not able to access SCP because they are in the homelessness system. In certain cases by nature of the fact that families are living in temporary accommodation they can lose benefits which qualify them to receive the Scottish Child Payment<sup>35</sup>. In these instances, measures that should be there to help families in crisis like temporary accommodation act as poverty traps. More has to be done to ensure that housing measures and child poverty measures are in alignment to ensure that children and their families receive the support they are entitled to.

## **Exacerbating factors**

When we investigate those deemed as 'priority family types' in Scottish Government plans housing becomes an increasingly significant lever to tackle child poverty. Priority groups are deemed to be the most vulnerable to child poverty and include children in

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<sup>32</sup> ([Briefing for Ministerial Statement on progress on Tackling Child Poverty Delivery Plan \(povertyalliance.org\)](https://povertyalliance.org))

<sup>33</sup> [TPA\\_GHS\\_Child\\_Poverty\\_Plan\\_2022-26.pdf \(povertyalliance.org\)](#)

<sup>34</sup> [Britain's housing crisis: still the single biggest driver of poverty — Institute of Economic Affairs \(iea.org.uk\)](#)

<sup>35</sup> [CPAG Strengthening Social Security Scotland - briefing.pdf](#)

lone parent families - 38% of whom live in relative poverty, children in minority ethnic families (43%), children in families with a disabled person (27%), and children in families with three or more children (38%). This is compared to just 9% of children from non-priority families<sup>36</sup>.

The picture is bleak for children in larger families who are particularly vulnerable to poverty. With child poverty rates almost doubling for children in families of 3 or more children compared to the national average<sup>37</sup>. Further evidence puts larger families at a disadvantage in the housing system too as due to lack of availability of larger social homes accommodation larger families spend longer waiting for temporary accommodation<sup>38</sup>. This represents an entrenching of existing inequalities within the system, with ethnic minority households more likely to require larger homes<sup>39</sup>.

Additionally, children from ethnic minority backgrounds experience a much higher poverty rate, more than double (43% of ethnic minority children vs 24% of all children)<sup>40</sup>. Measures to tackle child poverty must deal robustly with the influence of systemic racism on deprivation and to do so housing must be considered as one of the key areas in which children of colour experience disadvantage.

Minority ethnic households in poverty are more likely to be living in homes that are more unaffordable to them, spending more of their money on housing costs. According to research by the Joseph Rowntree Foundation, 51% of minority ethnic households living in poverty are spending more than 30% of their income on housing costs. This is compared to 44% of white households<sup>41</sup>. Ethnic minority families with children in Scotland are also overrepresented in the private rented sector and spend a larger proportion of their income on housing compared to white families<sup>42</sup>. Children from marginalised backgrounds are disproportionately impacted by the housing emergency and the slow alleviation of child poverty. Therefore, if the Scottish Government is committed to acting in the interest of those they have deemed as "priority" when it comes to child poverty then they must commit to putting improving access to safe, secure and affordable housing on the list of priority measures to reduce poverty rates.

The Scottish Government have produced limited analysis of how child poverty levers differ for each priority family type however there is no evidence of an intersectional analysis of how best to alleviate child poverty for those children who face multiple marginalities. This significant oversight could be masking the importance of housing as a lever to reduce child poverty for the most vulnerable children.

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<sup>36</sup> [Tackling child poverty priority families overview - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/tackling-child-poverty-priority-families-overview/pages/1-1-introduction.aspx)

<sup>37</sup><sup>37</sup> [Poverty rates amongst priority family types - Tackling child poverty priority families overview - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/tackling-child-poverty-priority-families-overview/pages/1-1-introduction.aspx)

<sup>38</sup> [Temporary Accommodation Task and Finish Group: final report and recommendations - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/temporary-accommodation-task-and-finish-group-final-report-and-recommendations/pages/1-1-introduction.aspx)

<sup>39</sup> [Minoritised ethnic access to social housing in Scotland at key transition points - Shelter Scotland](https://www.shelter.scot.org.uk/ethnic-access-to-social-housing-in-scotland-at-key-transition-points)

<sup>40</sup> [Child poverty analysis - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/child-poverty-analysis/pages/1-1-introduction.aspx)

<sup>41</sup> [Ethnicity, poverty, and the data in Scotland | Joseph Rowntree Foundation \(jrf.org.uk\)](https://www.jrf.org.uk/ethnicity-poverty-and-the-data-in-scotland)

<sup>42</sup> [Child Poverty Delivery Plan progress 2023-2024 Scrutiny by the Poverty and Inequality Commission.pdf \(povertyinequality.scot\)](https://www.povertyinequality.scot.gov.uk/child-poverty-delivery-plan-progress-2023-2024-scrutiny-by-the-poverty-and-inequality-commission)

## Recommendations

It is time for bolder action in Scotland to eradicate child poverty. . The Scottish Government is right to consider a broad range of actions to do this, but the importance of providing access to safe, secure and affordable homes cannot be overstated. . Scotland is in a housing emergency with a failing homelessness system and falling numbers of social homes becoming available.

The result of this emergency is low-income families stuck in high-cost accommodation, unable to access social housing. We must build more social homes to reduce the numbers of families and children being pushed into poverty by high housing costs.

Providing enough social homes to everyone who requires one is a core way in which the first minister can achieve his aim of eradicating child poverty.

### Recommendations to increase the supply of social homes:

- Fully reverse the 37% cut to the Affordable Housing Supply Programme to increase the number of social homes that can be built and bought.
- The Scottish Government must not reduce the targets for affordable housing supply set out in Housing to 2040. If these targets are reduced or missed then the housing emergency and level of child poverty will get worse.
- Local Authorities must use the National Acquisition Programme to prioritise the purchase of properties for larger households with children.

The broken homelessness system functions so poorly, with so few larger permanent homes available, that what should be a short stay in temporary accommodation while a social home is found is now routinely turning into children spending years stuck in the homelessness system. Temporary accommodation is expensive, has negative impacts of children's wellbeing and can act as a poverty trap. For these reasons families in TA must be able to access safe, suitable and permanent homes to have the best chance of moving out of poverty. Urgent action needs to be taken to reduce numbers of children living in TA and the length of time they spend there.

### Recommendations to address the high numbers of children in TA:

- Implement the recommendations Scottish Government's Expert Temporary Accommodation Task and Finish Group in full, to reduce the numbers of households with children in TA, and the length of time they spent there<sup>43</sup>.

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<sup>43</sup> Full report and recommendations can be found here: [Temporary Accommodation Task and Finish Group: final report and recommendations - gov.scot \(www.gov.scot\)](https://www.gov.scot/resources/consultation-papers/collections/documents/Temporary-Accommodation-Task-and-Finish-Group-final-report-and-recommendations.pdf)

- Local Authorities homelessness services must be fully funded in order to provide adequate support and advice to households with children trapped in TA. This will enable them to move into permanent accommodation quicker.

It is clear that the homelessness system is broken but this also impacts the wider social security landscape, making harder for families to access help at a time when they need it most. No one should be left with fewer resources or avenues to help because they have made a homeless application. Those payments that families are entitled to must also accurately reflect the real cost of renting and should not penalise larger families. Furthermore, we must ensure that already vulnerable families burdened with rent arrears do not encounter a public debt approach which pushes them further into poverty.

### **Recommendations to improve Scotland's welfare system:**

- The Scottish Government and Department of Work and Pensions should close the existing loopholes to ensure that no family is disqualified from poverty alleviating welfare payments (such as SCP) because of a stay in temporary accommodation. Westminster must reform the local housing allowance (LHA) ensuring it keeps pace with inflation, scrap the benefit cap and bedroom tax, and put an end to the two-child limit.
- The Scottish Government must commit to reform of public debt collections which includes debt amnesties for families impact by housing arrears, recognising that public debt must be tackled in order to end child poverty.

To best serve the most vulnerable the Scottish Government has set out priority family types in order to alleviate the most prevalent forms of child poverty. However, to be able to understand more about these groups and the specific measures that would alleviate their poverty, this should include a full analysis of housing as a potential poverty lever for each group with a focus on how increased social housing may affect outcomes. The Scottish Government need to consider the impact of intersectionality to give a fuller understanding how many families are in multiple priority groups and what the compounding effects of these characteristics have in terms of poverty and the effect housing could have. The analysis that is available suggests that larger families in particular are struggling with disproportionate costs for larger properties. Recommendations:

- The Scottish Government's Tackling Child Poverty Delivery plan must contain meaningful intersectional analysis of policy levers for equalities groups with particular emphasis on ethnicity.
- The Scottish Government must develop further analysis of the effect reduced housing costs could have on poverty levels amongst priority family types to inform the Tackling Child Poverty Delivery Plan.
- The Scottish Government should urgently prioritise bringing larger homes into the system to house children in larger households and ensure children do not get stuck in overcrowded temporary accommodation.

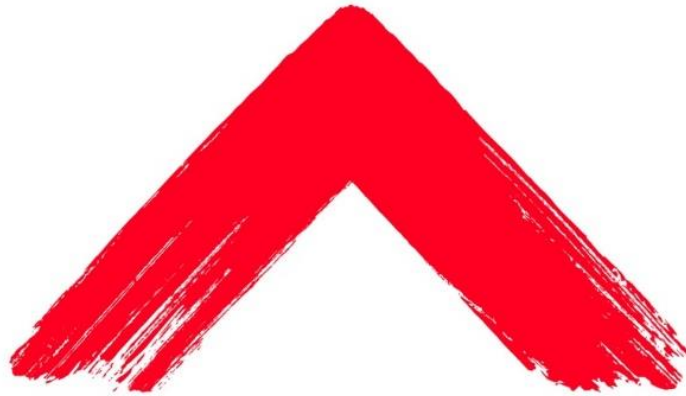
**For further information contact:**

Ndaye Lisa Badji-Churchill, Advocacy Officer, Shelter Scotland  
[NdayeLisa\\_Badji-Churchill@shelter.org.uk](mailto:NdayeLisa_Badji-Churchill@shelter.org.uk)

Martin Canavan, Head of Policy and Participation, Aberlour  
[Martin.Canavan@aberlour.org.uk](mailto:Martin.Canavan@aberlour.org.uk)

**We exist to defend the right to a safe home and fight the devastating impact the housing emergency has on people and society.**

We do this with campaigns, advice and support – and we never give up. We believe that home is everything.



**Shelter Scotland**  
Scotiabank House  
6 South Charlotte Street  
Edinburgh  
EH2 4AW

**[shelterscotland.org](https://shelterscotland.org)**

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