



THE  
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# Multi-Sector Approach to Alleviating Scottish Homelessness (MSAASH)



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# Executive Summary

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As of March 31st 2019, there has been a 3% increase in homelessness applications since the 2017/18-year, totalling households considered homeless or threatened by homelessness to 29,894 (Scottish Government, 2019). We are therefore evaluating ways in which financial institutions, the public sector, and NGOs can tackle homelessness in Scotland.

With the private sector addressing the issue of ‘unbanked’ people, Lloyds, NatWest and Monzo each created homeless-inclusive banking schemes that do not require a permanent address. Additionally, End Youth Homelessness, along with the Rock Trust, run a rent-deposit scheme to help homeless individuals take the first step into housing. The Scottish Government responded by creating a £4.5 million fund for NGOs to combat homelessness through the ‘Ending Homeless Together Action Plan’ (EHTAP). NGOs, such as ‘Greater Change’, support homeless individuals through the creation of donation platforms, enabling cashless donations which directly contribute to the improvement of individuals’ ability of breaking the cycle of homelessness. Furthermore, devolution allowed the Scottish Government to pass the Homeless Act (2003) to abolish the ‘priority need’ test, meaning that all unintentionally homeless people have the right to accommodation. However, since this has not been matched with increasing housing, the number of people in temporary housing tripled between 2001 and 2011 (Crisis, 2012). Nonetheless, these schemes have had little success in addressing the fundamental financial issues from which the social, health and economic issues of homelessness arise.

We thus suggest five key policies:

1. A series of homelessness prevention qualifications should be created and implemented, focusing on different public and private sector roles.
2. The UK Government should significantly reduce the waiting time before the first Universal Credit payment to two weeks in the short-term, and it should even consider removing the scheme altogether in the long-term.
3. Additionally, the Scottish Government should make a discretionary social fund available to claimants awaiting their first Universal Credit payment, which should be non-repayable for those who cannot afford the UC advance system.
4. NGOs and financial institutions – namely Greater Change – are urged to concentrate their services in order to achieve a long-term goal of inclusive operations.
5. Furthermore, this paper advocates greater cooperation and collaboration amongst NGOs in operations and fund allocations.



# Introduction

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## Understanding homelessness

Since the Scottish Parliament's inception in 1999, issues on homelessness in Scotland have become a devolved responsibility targeted by the Scottish Government's strategies and policy making (Anderson 2007, p.623). This policy paper will focus on homelessness policy in Scotland, specifically ways in which 'rough sleeping' can be tackled through public, private, and tertiary sector initiatives and projects.

Homelessness can broadly be defined as a state in which somebody does not have permanent housing where they can reasonably live and sleep in (Framework Housing Association 2019). This includes temporary accommodation with friends and family, night shelters or a bed and breakfast, and roofless or unsuitable accommodation (*Ibid*). According to the Framework Housing Association, the latter type of accommodation –also known as rough sleeping– is the most severe type of homelessness, as it involves sleeping in dangerous conditions often in open air settings, such as in doorways, alleyways, tents, and abandoned buildings (*Ibid*). However, the Scottish Government has recently announced its plans to modify how homelessness is defined by November of 2020 in order to take different factors into account (Scottish Government).

This proposal addresses the problem of homelessness through an economic approach directed at the public, private and third sectors. The research conducted and policy recommendations are preceded by this policy review in order to lay proper foundation and perspective on the issue of homelessness in Scotland. The political context of past and current efforts to address homelessness in the UK are also integral in understanding the rationale behind our proposals.

Though many of Westminster's welfare decisions influence all parts of the UK (Spicker 2020), it is important to note that in 1824, the United Kingdom passed *The Vagrancy Act* which made it a punishable offense to beg or sleep rough (Vagrancy Act 1824). This act continues to be enforced in England and Wales. Along with this, Scotland has reserved some political autonomy from Westminster, which makes the introduction of population-specific laws more feasible. The conclusions in this paper are based on the Scottish model and as such, suggested policies address Scotland directly, though it is our hope that such policies can later be adapted to address homelessness in other parts of the UK.

Between 2000 and 2009, Scotland's population assessed as homeless increased by over 30%, from 33,300 to 43,371, making it the highest it's been in nearly 30 years (Shelter Scotland 2019). However, the Scottish parliament then made a number of efforts to alleviate restrictions



placed on its homeless population through the 2010 *Housing Scotland Act*, the 2012 *Homelessness Abolition of Priority Need Test Scotland Order*, and 2012 *Housing Support Services Homelessness Scotland Regulations* (Scottish Government 2016). On behalf of the government these efforts delegated more power to homeless individuals by removing barriers like priority need and introducing more provisions to monitor individual health (Homelessness Order 2012) (Housing Scotland Act 2010). However, according to Crisis Scotland's Homelessness Monitor (2019), there is no regular "headcount" of rough sleepers, as information on the "scale of rough sleeping" is indirectly gathered from local authority homelessness recording systems, namely the Scottish Household Survey (Homelessness Monitor 2019, p.62).

### Causes and exacerbating measures

According to the Scottish Homelessness and Employability Network (SHEN), causes of homelessness primarily include a complex interplay of factors paired with unmanageable debts or financial exclusion (SHEN, p.1). Some of the most significant causes of rough sleeping include:

1. **Poor debt or credit history**, which restricts an individual's access to the private housing market by reducing their odds of being able to receive a loan, furthermore limiting their chances of moving "on from homelessness" (SHEN, p.2).
2. **Lack of government-issued identification** reduces an individual's access to financial services, such as opening a bank account, thus limiting "mainstream credit facilities" including rent payment –which can impact one's access to the housing market due to the popularity and prominence of direct debit payments (*Ibid*). This can even deepen an individual into homelessness (refer to the 'non-payment of rent' portion of Figure 1 below), as banking has become popularized due to its convenience and sometimes provision of cheaper options. For instance, payment via direct debit or online payment is usually cheaper –such as paying energy bills via direct debit– creating unnecessary and burdening costs on those who do not have access to bank accounts (*Ibid*).
3. **Lack of a fixed or permanent address** is more of an exacerbating cause, but its effects deepen an individual into the homelessness part the vulnerability cycle (illustrated in Figure 1), due to the lack of inclusion of financial institutions (Pleasence 2013, p.3).
4. **Cash-dependency**, which restricts individuals' employment options, as most employers opt to pay their employees directly to their banking accounts (SHEN, p.2). This is also linked to the individual's ability to engage with employability opportunities, which is an exacerbating measure. Additionally, someone's risk of theft or loss of funds is increased (*Ibid*). These lead to the implication that cash-dependency keeps homeless people trapped in poverty (Pleasence 2013, p.3)

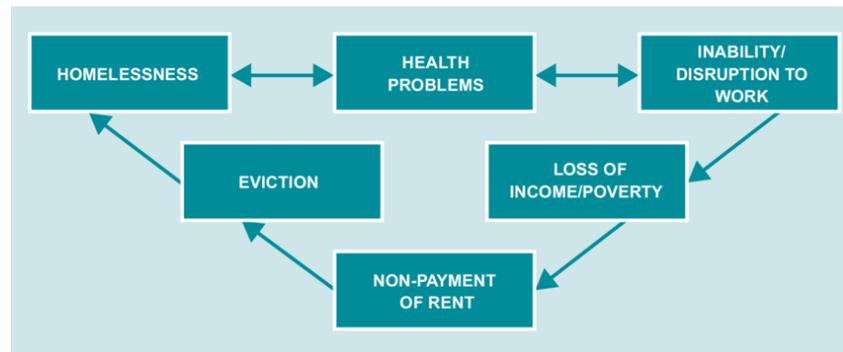


Figure 1: A vicious cycle of vulnerability (Pleasence 2013, p.3)

5. **An absent culture of savings** arises from living off of low or volatile levels of income, as a larger proportion of the individual's income would become disposable, resulting in reduced resilience to economic policies and welfare reform –such as child benefit reform (SHEN, p.2).
6. **Young people** who grew up homeless or at risk of homelessness may not have developed the financial skills or had adequate opportunities to excel financially and safeguard themselves against homelessness, which exacerbates their situation in their lifetime, and thus making homelessness a generational issue (*Ibid*).
7. **Hidden homelessness**, which includes 236,000 Scottish households that have “concealed households”, meaning that they would live separately if they had the financial capability to do so (Joseph Rowntree Foundation 2019). Additionally, 67,750 households aged 20-34 have not been able to form separate households, likely due to the exacerbating measures of “the economic crisis and cuts to benefits”, according to a report by the Joseph Rowntree Foundation (2019) in collaboration with Crisis Scotland (*Ibid*).
8. Another exacerbating measure specifically in Scotland is the **lack of cohesion or resources amongst local authorities and governing bodies** to contribute in tackling homelessness. According to the Joseph Rowntree Foundation, 61% of local authorities have claimed that local Health and Social Care partnerships (HSCP) have made little impact in helping local authorities collaborate to prevent homeless (*Ibid*). Additionally, local authorities are facing challenges to accessing housing and council tenancies, especially in the private rented sector for their homeless clients (*Ibid*).
9. **Forthcoming changes to the benefit system** are another economic cause of homelessness, which is expected by three quarters of local Scottish authorities to increase in the advent of the full implementation of Universal Credit, as well as the rolling-out of a stricter Benefit Cap. These new policies paired with freezing the rates of other benefits –including Local Housing Allowance– are expected to have a detrimental impact on homelessness.
10. **Breakdown of a familial or significant romantic relationship** (Simon Community Scotland).
11. **Experiences of trauma**, including growing up in care, domestic abuse, and bereavements (*Ibid*).



12. **Daily struggles** for those “navigating extreme difficulties on their own”, such as **substance addiction or abuse**, as well as **poor physical or mental health** (*Ibid*). Though causes number 10-12 may have played a role in someone becoming homeless, they also often the consequences of homelessness, and can even severely exacerbate an individual’s situation.

### **Taking a closer look at homelessness in Scotland**

A National Statistics report commissioned by the Scottish Government looked at homelessness in Scotland in 2018-2019 by collecting data from local authorities and found that 44% of homelessness applications cited that their reason for homelessness was “not to do with the applicant household”, including reasons such as a fire, the landlord wanting to sell the property, or harassment by housemates or neighbors (Scottish Government 2019, p.13). It should be noted here that homelessness applications are made by individuals who are either currently homeless or at risk of homelessness, in order for them to receive aid from their local council (Shelter Scotland). 25% of applications cited “mental health reasons” as the cause of their homelessness and 20% cited “financial difficulties, debt, or unemployment” (Scottish Government 2019, p.14). With much aid coming from government policies addressing housing schemes, there is still a need for other sectors to get involved in the financial/economic struggle of Scotland’s homeless population. Efforts made within the third sector to aid financial instability among the homeless include: a Slurp initiative, which provides funding qualifications and training for young homeless people (Enactus Edinburgh 2017), a rent deposit scheme provided by The Rock Trust (The Rock Trust 2017), and also the Scottish government’s Ending Homelessness Together Action Plan (Scottish Government 2018, p.14) which provides a £4.5 million fund for third sector organizations. The private sector has also been increasing its involvement in aiding the homeless population of Scotland, especially those that are unbanked. Banks such as Lloyds, Monzo, and National Westminster have introduced homeless-inclusive banking schemes which make registering for a current account without a permanent address a possibility.

Noting the involvement from all three sectors, this proposal evaluates the influence that economic policies have on Scotland’s homeless population. By evaluating efforts made by the third, public, and private sectors this report explores possible ways to increase financial awareness and inclusivity among Scotland’s homeless population.





# Research Methods

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When conducting our research, our primary data collection method was secondary qualitative and quantitative research. We used national statistics databases, such as the Office of National Statistics data, as well as local authority reports –such as ones by Crisis and Shelter Scotland. Due to the ethical issues associated with interviewing rough sleepers, we opted out of conducting primary research in that regard. Additionally, we consulted and referred to national statistics reports, such as annual Scottish Government Homelessness reports. In regard to non-Scottish reports, we used British, Welsh, and English homelessness papers for comparative methods. This was one of the primary strengths in our research, as these reports gave us the ability to study what was successful in other neighbouring regions.

When pitching our ideas to various stakeholders, we received valuable feedback regarding our recommendations, driving us to refine and improve them. Specifically, we received feedback from a policy researcher, giving us insight on the most recent findings on the most optimal strategies to tackle homelessness.

We also reached out to stakeholders via email, such as Greater Change, as well as a data officer at HSBC London in order to engage multiple perspectives on the issue. This insight helped us refine our approach towards financial and governmental interactions. For instance, we considered proposing the implementation of Social Impact Bonds. However, after further research regarding their difficulty of measuring social success, as well as their dependency on government funding, we decided to opt out of their consideration in our further research and recommendations –as in reality, they only relocate money which otherwise may be used for social funding.

# Discussion

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## Section 1: The Public & Private Sectors

### Policy Proposal:

- 1. A series of homelessness prevention qualifications should be created and implemented, focusing on different public and private sector roles.**

As of 2020, there are numerous courses and qualifications available in homelessness education and prevention across the UK. Such courses are vital in educating front-line private and public sector workers in identifying and tackling homelessness. The main courses currently available are:

- Certificates in Supporting Homeless People (Chartered Institute of Housing).
  - This costs over £1000, takes 24 weeks and can only be taken in 4 centres UK-wide. (CIH, 2018)
- Degrees in Homelessness Prevention and Intervention.
  - Full-time education for 18 months, £2000 cost (DCU, 2020).
- Independent living council department qualifications (SILC, 2020).
- Rent Smart Educator courses (RSE, 2019).
  - Client not worker qualifications.

These are a few of the very many courses and qualifications open to workers and clients in gaining homelessness prevention and independent living education. Across multiples the private, public and third sector different institutions run their own courses and internal training; whilst this provides workers with geographically and societally more precise training it prevents any universality in training and inhibits cohesion both between groups in the same location and between locations.

Currently the majority of the focus of homelessness qualifications and education is focussed on traditional methods at secondary school through teacher and pupil education; this accounts for approximately 60% of homelessness education. However, an increasing dependence on third sector organisations has seen even greater variation in the level, quality and uniformity of homeless education across the UK.

As Shelter Wales (Wyn Jones, 2018) argue,

*we need to continue working with our partners to ensure that we all agree, and have capacity, to deliver a universally recognised accredited qualification to young people to ensure a broad and consistent delivery is maintained throughout Wales. To achieve this, youth work practitioners in particular require upskilling to be able to competently and consistently deliver the qualification. Seeking additional funding to support practitioner training for accredited delivery to young people is needed.*

This must be recreated across all of the UK, with acknowledgement of the idiosyncrasies of each location, region, country, etc.

With this in mind, this series of specific but universally acknowledgeable and applicable qualifications would close the holes in the welfare and private sector net through which people usually fall into homelessness. The content of these courses must simply be an amalgamation of the current courses specified to different roles whether that is in rehousing, mental health, financial independence, retraining, etc.

However, without such a series of courses an efficient ‘no wrong door’ policy is impossible to achieve because - with uniform and integrated training - those at risk of homeless would be far less likely to fall through the cracks between industries.

Although Shelter Wales are correct in stating that youth work practitioners and housing support workers must spearhead this new qualification, if homelessness is to be tackled nationwide then a more multilateral approach must be taken including the inclusion of private sector roles, such as bank and foreclosure workers.

Furthermore, ensuring all those who interact with those vulnerable to homelessness are trained and qualified extends the power of the “prevention duty” (UK Government, 2019). It is vital that “prevention duty” is extended from local authorities and public institutions as only 12% of those vulnerable to homelessness use the resources available to them; this means that private and public institutions involved with them must have a legal duty to be proactive in their protection.

## Section 2: The Public Sector

The public sector has dealt with the problem of homelessness in a variety of ways as discussed in previous sections. However, there are still major issues requiring the government to act. This section will address the issue of Universal Credit (UC).

### Improving Universal Credit Waiting Time

The idea of the Universal Credit system was introduced in 2010, however, its implementation only began in recent years with the full conversion to this system scheduled for March 2023 (Borland, 2019). Universal Credit is a payment made in arrears to those of working age, both in and out of employment, replacing the following six previous benefits and merging them into one payment:

1. Income support
2. Income-based jobseeker's allowance
3. Income-related employment and support allowance
4. Housing benefit
5. Child tax credit
6. Working tax credit

It is essential to address Universal Credit, as the welfare system should be one of the main pillars in addressing the problem of homelessness. The rationale behind Universal Credit is to make claiming benefit payments simpler. In the previous system, when a receiver of benefits began working for more than 16 hours, they would lose a large portion of their benefit payments in one go. This meant that many low-income earners benefitted from receiving the



payments and not working, rather than actively seeking a job. Under the new system, there is no hour-based restriction, rather, the sum in benefits is reduced gradually when a claimant becomes employed. Moreover, it is simpler as all the benefits a person is eligible for are paid directly into the claimant's bank account, reducing many bureaucratic burdens.

However, although the system has these advantages, it has led to massive problems exacerbating homelessness and dragging more households into homelessness with many third-sector organizations and the public calling for large-scale reform and even UC's immediate termination. One of the main flaws of the system, which this section will focus on, is the waiting period of up to five weeks before a claimant can receive the first payment of UC (Moneyadviceservice.org.uk, n.d.). Considering that many recipients of welfare payments do not have savings, this causes great hardships.

According to figures from Freedom of Information requests made by JPI Media, as of May 2019, 120,000 people on UC in the UK had fallen behind on rent payments with over 500 evicted from council houses, reaching an all-time high (JPI Media Investigations Team, 2019). Paradoxically, this social welfare system aimed at alleviating and preventing poverty is dragging more people into it.

According to the research findings of StepChange, a UK debt charity, 52% of its clients on UC met the definition of "destitute" as of January 2020, which entails going without two or more basic life essentials in the past month. Moreover, there has been a 22% increase in the use of food banks in Scotland between April 2018 and September 2019, compared with the previous 18 months (Menuforchange.org.uk, 2020). This is according to research by A Menu for Change and the Independent Food Aid Network, which they link to the flaws of UC.

There are a few options for those who do not have the money to live through the five weeks without welfare payments. According to Step Change, 10% of clients across the UK have used loan sharks (Step Change, 2020). The Department of Work and Pensions (DWP) has also introduced a system of advance loan payments to support claimants during the 35-day long waiting period. However, these 'solutions' have caused even more problems, dragging the already vulnerable into the vicious cycle of debt and poverty. The DWP itself announced in August 2019 that £8.99m were withdrawn from UC recipients in Scotland in just one month. Of this sum, £4.69m constituted the repayment of loans given to cover basic living costs for the 35-day waiting period before the first UC payment. Thus, the advance system leads to large deductions from each UC payment throughout the first year, leading to the inability of recipients to pay for rent and cover basic expenses, exacerbating the problem of homelessness.

Apart from short-term and long-term financial hardships, there are severe consequences on the mental health of UC claimants as a result of the five-week long wait. In an interview with the *Sun*, Paula explained how moving to the new UC system has left the family with only £17 a day to live on, *"My stress levels have been through the roof. I've been really anxious. I have that feeling in my throat where I'm being smothered"* (Knapman, 2020).

Moreover, representatives of various charities, such as Laura Seebohm of the Changing Lives charity have reported that there is a strong link between the Universal Credit system waiting time and the so-called "survival sex". Thus, as a result of benefit system changes, women are selling sex for cash to deal with financial hardships.



As discussed, the waiting time before the first UC payment has led, and continues to lead, to various short-term and long-term consequences. It is linked to a surge in house evictions, food bank use, debt, mental health problems, and sex work, among other issues. A social welfare system should be designed to alleviate these sorts of problems rather than causing them. Therefore, we suggest two measures in order to deal with the problems caused by this system.

### Policy Proposals

2. **This paper urges the UK Government to cut down the waiting time before the first Universal Credit payment to two weeks in the short-term, and in the longer-term, consider removing it altogether.**
3. **We call upon the Scottish Government to make a discretionary social fund available to claimants waiting to receive the first payment of Universal Credit. These non-repayable payments should be made available to those who cannot afford the UC advance system.**

Firstly, in order to minimize the consequences faced by the recipients of UC, it is crucial to reduce the waiting time before the first payment. Various MPs and campaigns have called for a reduction of this waiting time down to two weeks, which we also stand by. The justification behind urging the UK Government to deal with this issue rather than the government in Holyrood lies in the fact that the initial waiting time before the first UC payment lies within the powers of the UK government.

Secondly, considering that the current options for those struggling to afford basic necessities during the waiting period are repayable, it is essential that hardships are minimized through the introduction of a non-repayable option for those in need. Under clause 23 of the 2016 Scotland Bill, the Scottish Government has the authority to make the kinds of discretionary payments specified in proposal 2 (Scotland Act 2016), thus the proposal is addressed to the Scottish Government. A separate fund can be created for these payments or, alternatively, the Scottish Government can make use of the already-existing Scottish Welfare Fund. Funding for these payments can be allocated from the Social Security Assistance budget. An evaluation of every applicant's financial situation should be conducted to determine whether they are able to take on a loan through the UC advance system and repay it instead. Priority should be given to those who are found to be unable to take on and repay the loans. The payment granted to those eligible should be assessed on a case-by-case basis but should aim to cover the necessary living costs the individual would be struggling to pay for while awaiting the UC payment. These non-repayable payments should be introduced as a temporary measure to mitigate the problems associated with the UC system in the transition period, however, the government can consider keeping such a fund in the longer term if needed.

The welfare system is a crucial pillar in tackling homelessness, both as a preventative and remedial mechanism. We firmly believe that cutting down the waiting time and making available non-repayable payments as an alternative to the DWP advance system will be a large step forward for the public sector in the fight against homelessness in Scotland.



## Section 3: NGOs

This section focuses on the work done by different NGOs to alleviate homelessness, with particular emphasis on the housing, education and employment schemes, and innovative measures they provide. Despite the array of initiatives run by the NGOs, as detailed in the policy proposal section, we believe that a concentration in services and greater cooperation between NGOs would be beneficial for future development.

### Housing

The Rent Deposit Scheme is an initiative through which End Youth Homelessness<sup>1</sup> and The Rock Trust<sup>2</sup> supports young peoples' transition into the private rented sector. As attested by Ann Leslie, Chief Executive of LAR Housing Trust, "*EYH's rent deposit scheme is an innovative and effective way of helping young people secure a property*" (Rock Trust, n.d.). In fact, The Rock Trust provides initial financial support and advice to young people aged 16 to 25 who are able to access private housing but are struggling given they left home with no savings, no family support and no landlord references. Indeed, despite young people potentially having the income necessary to maintain the tenancy, they cannot afford the high deposit nor provide reference from prior landlords. Thereby, The Rock Trust issues a guarantee certificate that simultaneously protects landlords from rent arrears and secures a house for young people (Rock Trust, n.d.).

Furthermore, to tackle the fact that high rental prices result, every year, in more than 103,000 young people becoming homeless, EYH created the Property Ladder Fund. Through the Fund, the NGO supports the prohibitive costs of private renting, acts as guarantor for young people and encourages them to save so that they will be able to afford private renting in the long-term (Eyh.org.uk, 2020).

Additionally, through the Edinburgh Nightstop service, The Rock Trust provides emergency accommodation to young people in the homes of volunteers. This service aims to prevent young people from entering formal homelessness and gives the NGO time to help the person keep or secure permanent accommodation. Moreover, the Nightstop service seeks to protect young people from the dangers of temporary hostel accommodations. In fact, "*...young people...reported no positive experiences of staying in generic hostel accommodation [where they] were housed with...older residents and exposed to...drugs and alcohol*". On the contrary, "*young people are most likely to progress into stable accommodation from temporary living arrangements that present low levels of risk, and where those accommodating them have a high capacity to provide support*" (Depaul UK report [\*Danger Zones and Stepping Stones\*](#)) (Rock Trust, n.d.) & (uk.depaulcharity.org, n.d.).

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<sup>1</sup> End Youth Homelessness (EYH) is a UK-wide movement of local charities that collectively tackle youth homelessness through a national platform that raises awareness, shares experiences and raises funds (Eyh.org.uk, 2020).

<sup>2</sup> The Rock Trust is one of the charities working with End Youth Homelessness (Enactus UK, 2020). This charity advises, educates and supports people between the age of 16 and 25 who are or risk becoming homeless (Rock Trust, 2020).



## Education & Employment

End Youth Homelessness addresses education and employment issues when tackling homelessness because it recognises that young homeless people tend to lack the qualifications and work experience necessary to secure employment (Eyh.org.uk, 2020).

Through the Job Coaching Programme, run by EHY, job coaches train young people to develop the necessary skills and confidence needed to maximise their potential (Eyh.org.uk, 2020). Additionally, EHY's Bursary Scheme, funded by the H&M Foundation and Eversheds Sutherland, enables young homeless people to access education, employment and training opportunities (Eyh.org.uk, 2020).

Of much relevance was the Employability Forum run by End Youth Homelessness on the 2<sup>nd</sup> of October 2019. The workshops held enabled those employed by EHY's member charities and national employers to learn from one another how best to support young people. Effectively, employers were made aware of the issues faced by young people, while charity members understood what employers look for when hiring (Eyh.org.uk, 2020).

Another important initiative is that run by Slurp<sup>3</sup> volunteers who seek to fund qualifications and training for homeless people (slurp-edinburgh.org, n.d.) & (Enactus UK, n.d.). Once per week Slurp volunteers run a soup stand at The University of Edinburgh with homeless people, contacted through The Rock Trust. This project both supports and empowers homeless people, who are treated as if they were Slurp employees. In fact, homeless people collaborate with Slurp volunteers in the running of 10 soup stands and each time they ran a stand they receive £5 and a free lunch. After having run the 10 stands they earn over £100 which Slurp volunteers spend to support their qualification and employment (e.g. paying for a course, etc.,) (Enactus UK, n.d.).

Lastly, Streetwork<sup>4</sup> runs the Digital Inclusion Programme because it recognises that digital access and skills are essential when it comes to housing, education, employment and banking related matters. Streetwork also provides Digital Zones at Holyrood Hub with computer access, organises drop-in sessions to develop peoples' digital skills and ensures that those who want can access an email account (Streetwork - Enabling a life off the streets, n.d.). Moreover, the digital inclusion programme, Get Digital Scotland, funded by the Scottish Government and delivered by Streetwork, provides training and support to improve the digital capabilities of homeless people (Streetwork - Enabling a life off the streets, n.d.).

## Innovative Measures

Amongst the innovative measure to tackle homelessness, that diverge from traditional charities, there is Greater Change a digital donation platform created by Alex McCallion to alleviate homelessness in Oxford<sup>5</sup>.

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<sup>3</sup> Slurp is a student run social enterprise in Edinburgh which combats homelessness by working directly with those facing or risking homelessness (slurp-edinburgh.org, n.d.) & (Enactus UK, n.d.).

<sup>4</sup> Streetwork is a charity whose team has been working for over 25 years on the streets of Edinburgh to support homeless people (Bergenroth, n.d.).

<sup>5</sup> Despite Greater Change being launched in Oxford, Alex McCallion talked with [Homeless Link](#) to expand the idea to other cities and thus create a national scheme (Moss, 2018).



The scheme enables passers-by to make cashless donations to homeless individuals through the mobile donation app or Greater Change's website (Moss, 2018). As such it tackled the difficulty of donating to homeless people as we move towards a cashless economy. Additionally, the scheme guarantees constructive long-term use of the donation through transparent and accountable measures of application design. Funds funnel through to the support worker who subsequently provides guidance on their usage and donors can also check the usage of their donation through the payment receipt function on the application (Greater Change, n.d.).

The distinctive target group in question are those who have a solid support network (i.e. a paired support worker who can work with them on their goals) that would need a final financial boost to escape the cycle of homelessness. Ultimately, it enables the homeless to achieve objectives such as getting an ID, securing a stable house, finding a job, etc. Therefore, Greater Change acts as the intermediary between vulnerable-housed individuals and the donating public.

### Policy Proposals

4. This paper urges the concentration of NGO services in order to achieve long-term goals with particular emphasis on funding for permanent accommodation.
5. This paper also advocates for greater cooperation and collaboration between NGOs in the process of decision-making and fund allocations.

From the given examples the services provided by NGOs are rather wide-ranging. Facets of job-employment, education and training are addressed to aid the final progressions in escaping the cycle of poverty; funds and bursary schemes are set up to counter prohibitive upfront costs and potential financial loopholes; and a sense of community is fostered through the operation of Duty Services and Youth Housing Hubs<sup>6</sup>. Commendable as it is in addressing the issue in an all-rounded approach, there are its concurrent downfalls in doing so. The myriad of reasons as to how individuals end up in the cycle of homelessness ranges from sudden job loss or severe substance abuse or domestic abuse. Most initiatives as mentioned operate on the premise that the aforementioned problems are to be managed first before there is the prospect of permanent accommodation. However, providing permanent accommodation is key in solving health and social problems. In other words, services providing short-term relief for short-term goals such as the Edinburgh Nightstop Services poke holes in a leaking bucket that attempts to distribute water evenly. We believe that efforts should be instead aimed at addressing the crux of the problem -- funding for permanent accommodation.

Collaboration between NGOs should then be key in the process of decision-making in allocating funds. For instance, the system of digital platforms innovated by Greater Change could be utilised to its full extent as a financial tool by collaborating with the Property Ladder Fund. In instances where the fund is insufficient to pay for private rented accommodation due to fluctuating housing prices, the cashflow coming in from Greater Change can act as a safety net that gives a final financial boost to achieving these objectives. Hence, small increments of money fundraised from the Greater Change application could be added to the Fund for higher financial flexibility and a wider range of options. We firmly believe that merging the existing

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<sup>6</sup> These services are run by The Rock Trust. At the Youth Housing Hub homeless people can make use of many facilities, which enable them to develop skills, build interpersonal relations and access online services. Through the Duty Service young people receive support from a Duty worker (Rock Trust, 2020).

tools available in the third sector requires incentive and a space where collaboration between NGOs is accessible, which can be achieved through regular workspaces held for representing NGOs.

# Next Steps

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- In order to expand it to the Scottish Government, we intend to lobby this paper to appropriate stakeholders and politicians.
- We intend to increase community awareness of resources for homeless individuals, including maybe an event that would bridge the private interests along with public organizations.
- We intend to conduct interviews with members of the Scottish Parliament
- In regard to Section 1, we intend to conduct first-hand surveys with schools in several Scottish districts in order, as well as having a meeting with officials in charge of education in Scotland.
- When looking at Section 2: we intend to lobby the first proposal to MPs, whilst the second proposal would be lobbied to MSPs due to devolution.



# Conclusion

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In conclusion to this paper, we have identified a set of policies that must be implemented on a cross-sector and cross-industry scale throughout Scotland in order to tackle the issue of homelessness. These are as follows:

1. A series of homelessness prevention qualifications should be created and implemented, focusing on different public and private sector roles.
2. The UK Government should significantly reduce the waiting time before the first Universal Credit payment to two weeks in the short-term, and it should even consider removing the scheme altogether in the long-term.
3. Additionally, the Scottish Government should make a discretionary social fund available to claimants awaiting their first Universal Credit payment, which should be non-repayable for those who cannot afford the UC advance system.
4. NGOs and financial institutions – namely Greater Change – are urged to concentrate their services in order to achieve a long-term goal of inclusive operations.
5. Furthermore, this paper advocates greater cooperation and collaboration amongst NGOs in operations and fund allocations.

The policies suggested and evaluated earlier in the paper provide the basis for the way forward in tackling homeless; as each is enacted, however, they must be adapted and specified to each city, town or region in which they are located. Successes in each case must be replicated, and failures must be universally identified and prevented.

Whilst universality of policies is encouraged across Scotland in order to lower implementation costs and increase ease of policy enactment, we acknowledge that specific cases raise different issues and the idiosyncrasies of different locations must not be ignored. To achieve this, although the drive must come from the Scottish Government, the execution must come locally and there must be effective communication between local policy enactors and policy makers in Holyrood.

If these policies are executed in this way, it will provide the platform going forward for Scotland to set the stage UK wide in tackling homelessness, but flexibility and communication are vital for these, and all, policies to succeed.

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